THE SATURDAY EVENING P[illegible]ST

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MORE THAN A MILLION AND A HALF CIRCULATION WEEKLY

Flavored With the Juice of the Real Mint Leaves.

Be Sure Your Hose Are "Holeproof"

No one need now sacrifice wear and comfort to get perfect style and fit.

Neither is it now necessary to sacrifice style and fit to get wear.

Since Holeproof Hose came there is no more need of the darning basket.

For here is found the remarkable combination of wear, style and fit.

Yet this unusual hose is sold at price of the ordinary.

You pay no more for "Holeproof" than for ordinary hose which lack the guarantee and other "Holeproof" features.

Please remember that there is but one Holeproof Hosiery.

"Holeproof" are made by but one firm. "Holeproof" is the original guaranteed hosiery.

Its success was instantaneous. The orders poured in upon us. "Send more Holeproof" was the universal cry.

Other manufacturers seeing "Holeproof" success, attempted to ride to popularity on the record this remarkable hosiery made for itself.

Half a hundred other kinds were rushed upon the market.

But the public was not deceived — they demanded "Holeproof."

We have increased our capacity, and we will total over 6,000,000 pairs during the year 1910. Now all can have the original guaranteed hosiery.

Compare all kinds carefully — then we know you will appreciate the fact that there is but one Holeproof Hosiery.

FAMOUS Holeproof Hosiery FOR MEN WOMEN AND CHILDREN

Silk Sox Now Within the Purse of All

All can now enjoy the luxury of Silk Hosiery.

Until "Holeproof" came there were but few who felt that they could afford this luxury.

Not because of the original cost, but because of their poor wearing qualities — a time or two and they were ready for the rag bag.

Now come Holeproof Silk Sox with the "Holeproof" guarantee.

Three pairs wear you three months without holes or you get new hose free.

The price is $2.00 for an attractive box of three pair.

All the Newest Summer Shades Now on Display

There are 11 different and very attractive colors for men. For women there are 6 dainty colors. The children's hose are made in 2 colors.

Our Matchless 25c Hose

Our famous 25c hose have never been equalled at the price — no one can buy finer hose than these.

The finest hosiery is yours at the cost of the commonplace.

Six pairs of men's "Holeproof" guaranteed for six months cost but $1.50. Our extra light weights cost $2.00. The mercerized, finished like silk, $3.00. One color or newest colors assorted.

The women and children, too. Six pairs of women's hose cost $2.00. The mercerized, $3.00. Children's hose, $2.00 for six pair.

The Genuine Sold in Your Town

The genuine "Holeproof" are sold in your town. We'll be pleased to give you the right dealers' names.

Where we have no dealer we'll ship direct. The charges we prepay on receipt of remittance.

Be sure your hose bears our mark. Look for it upon the toe. Write for our free book, "How to Make Your Feet Happy."

THE HOLEPROOF HOSIERY CO., 465 Fourth St., Milwaukee, Wis.

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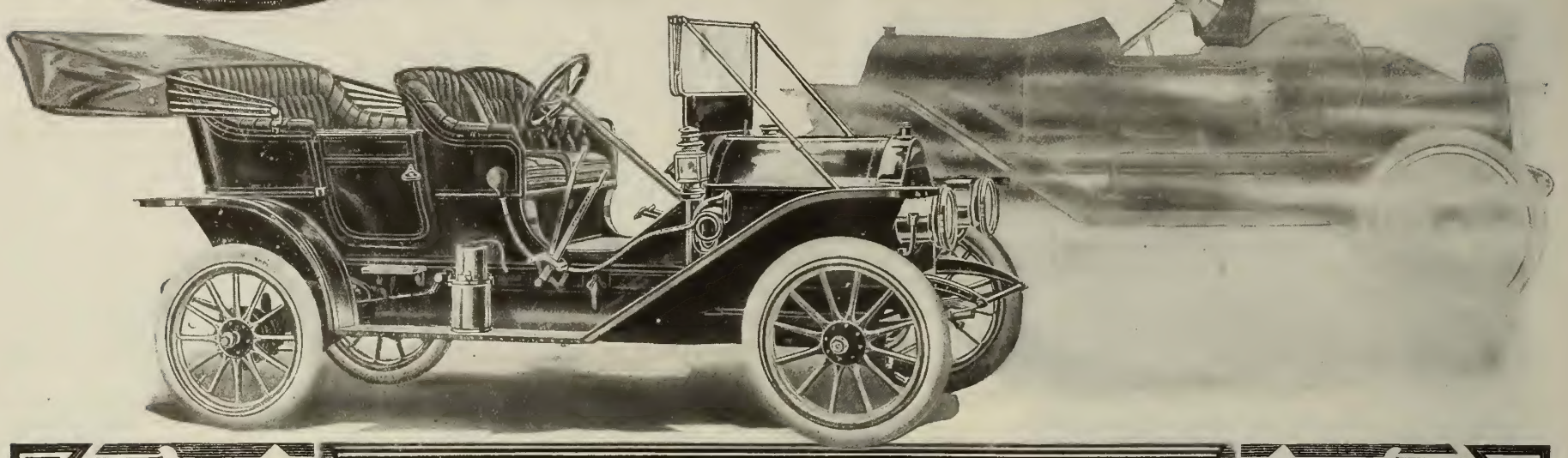
Are Your Hose Insured?

(58)

COLE 30—$1500.



Comfort — Speed—

In 30 Days a Cole "30" Enters Seven Class Events—Winning 6 "Firsts" and 1 "Second."

The Cole "30" is designed for service and comfort—not for racing. Yet a Cole "30" was the speed sensation of the Los Angeles Motordrome Races—for cars of its class.

A Cole "30" was entered in these events purely as a matter of advertising—not to prove the car. We knew the speed possibilities of the Cole "30." The exacting tests given every Cole "30" car before delivery have demonstrated the wonderful speed of our car hundreds of times.

So the fact that the same Cole "30" won three "firsts" and one "second" in four class entries at Los Angeles—and three "firsts" in three entries at Atlanta, was no surprise to us or to those who own or know the Cole "30."

What These Winnings Prove

Probably you would never require your car to do 50 miles in less than three-quarters of an hour. But the fact that your car had this speed ability would give evidence of unusual perfection in construction.

Probably you would never subject it to a trip like the Savannah, Ga.-Brunswick-Jacksonville, Fla., Endurance Run. But the fact that a Cole "30" stock car won this difficult run with a perfect score proves it has the strength and stamina for perfect service under roughest going and hardest driving.

23.6 Miles on Each Gallon of Gasoline

On May 19th, over the roughest course of 191 miles ever run by the Chicago Motor Club in their Annual Fuel Economy test, a Cole "30" received highest honors, winning over all other entries. Carrying 4 passengers, a Cole "30" averaged 23.6 miles for each gallon of gasoline. This demonstrates beyond any doubt that its wonderful speed and endurance abilities are not gained at a sacrifice of fuel economy.

These are qualities which do not reveal themselves to many men in examining a car or in studying its specifications. But triumphs of the speed course and endurance run emphasize them.

A Cole "30" stock car which had been driven over 10,000 miles was one of 12 entries in recent Brighton 24 Hour Race at New York. It finished ninth against much more costly and higher powered cars. The Cole "30" is the only $1500 car which ever finished a 24 Hour Race. Incidentally it did not have a flat tire during the 24 hours of hard running.

Address all communications to **CHAS. P. HENDERSON, Sales Dept.**

COLE 30 VICTORIES

LOS ANGELES

April 8th—**Won First Prize** in 10-mile race for cars of its class. Time—9 minutes, 3.25 seconds.

April 9th—**Established World's Record** in 50-mile race. Time—43 minutes, 49.69 seconds.

April 17th—**Won First Prize** in 10-mile race for cars of its class. Time—8 minutes, 46.74 seconds.

ATLANTA

May 5th—**Won First Prize**—10-mile race for stock cars.

May 6th—**Won First Prize**—60-mile race for stock cars.

May 7th—**Won First Prize**—12-mile race for stock cars.

These victories were all scored by the same identical Cole "30" driven by Bill Endicott. The Cole "30" won more events at Los Angeles than any single entry. At Atlanta it won all three events entered.

The Cole "30" is a big, thoroughbred car of superb and silent service. It is a flexible, easy riding car, with the long, graceful lines and refined finish of Motordom's true aristocrats.

It is a standard car in every respect—decidedly a high class car at a moderate price. Like the expensive cars, the Cole "30" has a unit power plant—motor, clutch and transmission housed in one rigid case.

Its four cylinder, four cycle engine delivers power far beyond its rating. Its velvety action and rhythmic precision are a delight to the driver. We believe you will have to pay $1000 more for a car to get the equal of the Cole "30" power plant.

Not only in its power plant, but in every part and detail of construction and finish, the Cole "30" is equivalent to the expensive car.

The men who build it have been instrumental in bringing motor cars to their present high state of perfection. That in the Cole "30" they have produced the best $1500 car on the market is taken as a matter of course by the motor world. The Cole "30" is made in one chassis in four styles of bodies—the Palace Touring Car is illustrated.

Palace Touring Car $1500 **Tourabout (4 Passenger) $1450**
Light Touring Car $1500 **Cole Flyer (Torpedo) . $1500**

Outline Specifications

POWER PLANT: Unit Type. MOTOR: 4 cylinder—4 cycle, water-cooled, 30 H. P. IGNITION: Double with magneto and battery. TRANSMISSION: Selective, three speeds forward and reverse. CLUTCH: Cone, with leather face. DRIVE: Shaft. WHEELBASE: 108 inches. TIRES: 34 inches x 3½. WEIGHT: 2000 pounds.

EQUIPMENT INCLUDES—Magneto, one pair side oil lamps and tail lamp, two gas searchlights with generator, horn, set of tools, pump, jack, and repair kit for tires.

To encourage early purchasing we make the following special extra equipment offer:

$75 for $180 Value

Mohair Top $125 **Top Cover . $10**
Speedometer $20 **Wind Shield $25**
ALL FOR $75

Use This Coupon

Let us give you more facts (not theories or prediction) concerning the Cole "30." Our new little booklet tells how the Cole "30" has proven and demonstrated that it excels in **Speed, Endurance and Economy**, the three most vital points of automobile value. Contains information of interest to all automobile buyers. Write for it today.

Chas. P. Henderson, Sales Dept., Indianapolis, Ind.

Please send me the Cole "30" literature and name of nearest Cole "30" agency.

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COLE MOTOR CAR CO., Makers, Indianapolis, Ind.

THE SATURDAY EVENING POST

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The Democratic Situation

I—New York

By SAMUEL G. BLYTHE

ALTHOUGH New York has been consistently Republican since 1894 and has chosen Republican Governors and Republican Presidential Electors regularly since that time, it is potentially the greatest Democratic state in the Union, not only because it has, in round numbers, some two hundred thousand more Democratic voters than any other state, but also because it has been Democratic several times since the Civil War, and there is always the chance that it may be Democratic again.

Any Democratic candidate for President who carries New York has gone a long way toward the White House, provided the South remains solid, as it probably will. As the time has not yet come when a Southern Democrat can be nominated for President, and as the time has come when it is most improbable a Nebraska Democrat will be nominated soon again for that office, there is a feeling among New York Democrats that a suitable man from that state may have an opportunity in 1912, especially as the New York Republicans are so badly demoralized that Democratic success in the state this fall, when a Governor is to be elected, appears about as certain as any political event five or six months away can be.

Any good and qualified Democrat, elected Governor of New York this fall, will be in a position to go before the next Democratic National Convention as a logical candidate, a man who "redeemed the great Empire State from Republican misrule"—as the orators will say—and he will have claims that will be entitled to and will get serious consideration. Grover Cleveland, the only Democratic President since before the Civil War, did that very thing. He was mayor of Buffalo and was elected President in 1884. Conditions then, in New York, were not exactly similar to those of today, but they were not radically dissimilar. The Republicans had not been in power so long as they have now, and the election of Cleveland hinged largely on factionalism that split the Republican party wider than it is split in New York now; but the point is that Cleveland, having carried the state for Governor, was seized upon by the Democratic party, which made him a Presidential candidate and won with him.

There are several Democrats in New York who have this precedent in mind and who think this will be a good year to work it out. That is the reason there is so much activity in Democratic politics in the state, and that is the reason such serious attention is being paid by the political leaders of the other states, in both parties, to New York.

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Mayor Gaynor on His Way to the City Hall Crossing Brooklyn Bridge

The Republican party in New York is all shot to pieces. The old leaders, the organization men, have been in ceaseless warfare with Governor Hughes, and now that Hughes has eliminated himself by taking a place on the bench of the Supreme Court of the United States, they are left in even greater disorder, for they won with Hughes twice, much as they disliked him, and they have no man in sight who seems to possess any element of strength as a candidate for Governor. Moreover, there is just as much of a protest among New York Republicans over existing conditions as there is elsewhere. Sharp attention was drawn to that fact by the defeat of George W. Aldridge for Congress by James S. Havens, a Democrat, in the normally Republican Monroe District. Aldridge is the exact type of the sort of boss the Republicans all over the country are determined to punish, and the Republicans of Monroe County punished him in a style to suit the most fastidious.

Since the Republicans elected Levi P. Morton Governor, in 1894, there have always been, in gubernatorial years, plenty of Republican candidates for the various state offices. This year there are few, if any, candidates. There is not a Republican leader but thinks, honestly, the Democrats will carry the state this fall. What they may think for publication is of no consequence. It has come to the question of finding the man who is willing to make the sacrifice, who is willing to fall outside the breastworks, and of nominating him and taking the licking.

Consequently, the interest centers in Democratic politics, for the man who is elected Governor this fall may be elected President in 1912. A big prize is hung up. It is possible, of course, that the Republican party may pull itself together nationally before 1912, but it is equally possible that it may not. The uprising against the Republicans has not been the work of a moment. It has been a long-continued, steady growth that has finally reached the stage of a widespread national movement. It is not to be beaten down in a few months. There is a determination among the men in revolt to punish those they hold responsible for the conditions that prevail. It is my opinion they will not be satisfied until that punishment is administered, and the mere turning over of the House of Representatives is not likely to satisfy them.

This accounts for the activity in New York. Here is a great pivotal state that cast 667,468 votes for Bryan in 1908 and 735,189 votes for Chanler, the Democratic

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Mayor Gaynor is Proud of His Hogs

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And Very Fond of His Dogs

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Mayor Gaynor's Country Home, Deepwell, St. James, Long Island

nominee for Governor, Taft getting 870,070 votes at the same election and Hughes 804,651. It can be seen what an overturn of 100,000 votes would do in a gubernatorial contest, and 100,000 votes are not so many when it is considered that the total voting strength of New York, in 1908, was 1,630,000 in round numbers, especially if the protest continues as fervent as it is at present.

The leaders of the Democratic party in New York do not deserve any credit for the brighter prospects that confront them. From the days of David B. Hill to the present time the machine has been a huckstering organization, manned by a lot of men who had only selfish and personal ends in view. Just at present, so far as official leaders are concerned, it is at its lowest ebb. The two men in control are Charles F. Murphy, the leader of Tammany Hall, and William J. Conners, of Buffalo, chairman of the State Committee. These men had an apparently bitter quarrel last spring, and a meeting of the State Committee, engineered by Murphy to oust Conners, was called. Conners begged off and promised to resign, and soon afterward began to make friends with Murphy. As this article was written it was announced to be Conners' intention to call a meeting of the State Committee, after the legislature adjourned, and get out then. Whether he does this or not is of no consequence. He will get out eventually and some other will be put in his place.

Leaving Conners and Murphy out of it, there are three factors in the Democracy of the state that may help or may hurt the ambition of the aspiring citizen who is to be nominated in September for Governor with the chance of a nomination for President dangling before his eyes. These are William J. Gaynor, the present mayor of New York; William R. Hearst, former candidate for Governor, head of the Independence League and owner of newspapers; and the Democratic League, of which Thomas M. Osborne is president. Before considering these factors it may be said reports show there is a disposition on the part of local leaders who have not added anything to the prestige of the party to efface themselves this fall, to step back and let a better element control in the hope that success may be won and due reward for self-abnegation handed out to them in the event of winning. There is, in other words, a sort of a movement, not so general as to cause much comment, among the old gangsters to recognize the protest among decent Democrats as to their characters and affiliations, and to stand aside. This, of course, will help some.

Osborne and His Campaigning

THE Democratic League is the outcome of what was called the Saratoga Conference, held last September, when Democrats opposed to conditions then prevailing in the party in the state, to Conners and Murphy, *et al.*, were called in consultation to see what could be done to rehabilitate the party, to put it on a basis where independents could vote with it and for its candidates, and, in general, to form a plan for housecleaning. The moving spirit of this movement was Thomas M. Osborne, of Auburn. Osborne is a rich man, whose father built the Osborne reapers and accumulated a lot of money. He has been president of the reaper company since 1886. He is a graduate of Harvard, has always been a Democrat, but has not worked at it much since 1896. He was a delegate to the Gold Democratic Convention and has been practically an independent ever since.

He was elected mayor of Auburn and served two terms and made his first big splash in Democratic politics in the state when he appeared at the Buffalo convention, in 1906, and protested against the nomination of William R. Hearst for Governor. Conners and Murphy jammed Hearst through that convention, but Osborne would not submit and helped organize an independent movement that did more or less toward the election of Hughes. Presently Governor Hughes appointed Osborne to the upstate section of his Public Service Commission and Osborne served until he got his Democratic League into shape, when he resigned to take up the work of purifying the Democratic party in the state from the inside and incidentally, perhaps, to promote his own candidacy for Governor.

The Democratic League established headquarters in Albany and a time ago moved to the rooms of the Democratic City Committee on State Street, formerly occupied by the Democratic State Committee. Its work is educational—it is claimed. When you ask the old-time Democratic politicians or the political observers of New York what the Osborne league amounts to they will tell you it amounts to nothing at all. However, Osborne is giving all his time to it, is spending his money for its purposes, and has a very effective medium of publicity. In the Parker campaign of 1904 a man named W. S. Rodie came into the Hoffman House Democratic headquarters with a credential from Judge Parker, the candidate for President. He was a card-index expert, a great man for details, a classifier. He was scoffed at a good deal by the old-line politicians, but he prepared during that campaign as comprehensive a list of the voters of the state as has ever been prepared, each card giving a lot of valuable information. After that campaign, in 1906, when Conners was made chairman of the Democratic State Committee, Conners tried to get this mass of information. It was not to be had. There was a good deal of a row over it, but Conners never did get it, because the lists were stored in a warehouse in Jersey City.

After the Democratic League got under way some men appeared at the storehouse in Jersey City one day, packed those lists into barrels and shipped them to Albany, where they are now and where they are being used by Osborne's organization for mailing lists. An able and indefatigable secretary, long experienced in Democratic politics in New York, is at the head of the work, and Osborne is constantly traveling. Whatever else the work of the league may amount to, there is no doubt it has stirred up a good deal of healthy sentiment.

Critics of the Democratic League say it is the old corporation gang in control in another guise and that some of its officers are affiliated with Tammany Hall. Further, it is said a good many of the Executive Committee are candidates themselves for the nomination this fall for Governor. It is claimed the league means nothing, so far as Democratic progressiveness is concerned, because it was inspired by William F. Sheehan, Judge Alton B. Parker, Morgan J. O'Brien and others who have been identified with the capitalistic end of the Democratic party. There is no doubt the officers and members of the league are conservative Democrats. Edward M. Shepard, of Brooklyn, is a member of the Executive Committee, and Morgan J. O'Brien and Robert G. Monroe, together with various other citizens from all parts of the state, most of whom, if not all, have been in violent protest ever since Hearst was nominated for Governor in 1906 and, perhaps, before. Furthermore, it is claimed that, in addition to Osborne, Shepard, O'Brien and Monroe are all candidates for Governor. It was asserted last fall that some of these committee members—or one of them, at least—were in direct dealing with Murphy, the boss of Tammany Hall.

PHOTO. BY BROWN BROTHERS, NEW YORK, N. Y.

Mayor Gaynor Returning From the Hayfield

What Hearst Has Been Doing

OSBORNE thinks the Democrats have a good chance to carry the state if the right man is nominated for Governor. He is plugging away unmindful of the scoffing and sneers of the old-line leaders and of the Hearst partisans. Inasmuch as the money he is spending is mostly his own money nobody can find much fault with the movement, even if it has no other end in view, as at present conducted, than the nomination of Osborne. Still, it means more than that—how much more it is too early to tell; but it types a healthy and growing revolt and it may bring about results that will be of the utmost value. Osborne is a fighter and he believes he is on the right track. Hence, he will stay on that track, and is serenely unmindful of criticism or complaint.

At this writing nobody knows what William R. Hearst intends to do. Hearst is in Europe, and when he left his intention was to remain there until about the time for the conventions in September. The only certainty about Hearst is that he hates Gaynor and will do everything he can to defeat Gaynor should he be nominated for Governor. Before Hearst left for Europe he started scouts through New York to see what remains of his Independence League organization. Before the convention in 1906, when Hearst ran for Governor on both the Democratic and the Independence League tickets, he organized the state in a way. His plan was to send agents into various counties upstate and grab the Democratic county organizations when he could. This was not difficult to do, for most of the upstate New York counties are Republican and the county Democratic organizations amount to nothing. It is very hard to keep up a Democratic organization in a county that is always Republican or vice versa, for no man can be a local boss or a state boss or a national boss and hold his followers unless he has something to give those followers in the way of jobs or patronage. Hearst's agents grabbed a good many of these organizations and sent delegates for Hearst to the Buffalo convention. At that convention Conners and Murphy did the rest, and Hearst was nominated.

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Mayor Gaynor and His Family in the Mayor's Office, January 1, 1910

Now, it is the contention of the politicians in New York that Hearst must run for Governor on an Independence League ticket if he wishes to slay any person, especially Gaynor. It is not thought Hearst can transfer his personal following to any candidate or vote it against any candidate, but that he must himself lead to get the votes. Furthermore, the Democrats are not so much afraid of this contingency, as they say Hearst draws more Republican votes, running as an Independence Leaguer, than Democratic votes. Whatever Hearst decides to do, he will be a big factor in the coming election. He has a great deal of political sense and some shrewd lieutenants. Also, he has some powerful newspapers. Hearst has said he would not run for any office again, but so has many another man who has subsequently listened to the lure. The probabilities are that, if Gaynor should be nominated for Governor, Hearst would go to any length to defeat him, even to the length of running for Governor himself on an Independence League ticket.

Then comes Mayor William J. Gaynor, of New York, the most interesting and probably the most important of the three predominating factors in the Democratic situation, for the real boss of Tammany Hall is William J. Gaynor. Murphy has the title and the public recognition, but Murphy does what Gaynor wants him to, and waits to see Gaynor, hat in hand. Gaynor dominates Tammany Hall through Murphy, although professing to have nothing to do with that organization, which shows that in addition to being a most interesting person he is something of a politician.

Gaynor thinks he can be nominated for President in 1912, and he thinks it will not be necessary for him to go to Washington from the mayoralty via the governorship—by the Cleveland route. He thinks the step to the White House is just as short and just as easy from the mayor's office as it is from Albany. There are a great many Democrats in New York who insist that Gaynor will be the candidate for Governor. That may be, but he says he will serve out his four-year term as mayor. His close friends say he will remain as mayor.

Whether he is nominated for Governor or not, there are already evidences that he will have a very large hand in the selection of the nominee. It has been said Gaynor has no Presidential aspirations. Probably that isn't true. One reason for thinking it is not true is the effort Gaynor made to get Judge Martin J. Keogh, of New York, to run for Governor, and another is his search for other men with similar qualifications. You see, Keogh was born in Ireland, and if elected Governor he would not stand in the way of Gaynor for the Presidential nomination in 1912, inasmuch as he is not eligible to the Presidency. That, by the way, is the basis of the talk of Jacob Gould Schurman, president of Cornell University, for the Republican nomination for Governor, who, as he was born in Prince Edward Island, is also ineligible for the Presidency.

Gaynor, when this article was written, was insisting on viséing all possible candidates for Governor. He turned down several who had been put up to him, and is reported not to look with favor on several others. All this is predicated on his determination not to run for Governor, but the wiser of the political observers in New York say he will have to run. It will not be necessary for him to resign his office as mayor to make the campaign, and he will lose nothing, except in prestige, in case of defeat. Leaving Gaynor's personal predilections out of the question, it seems certain that if he increases in popularity up to the time of the meeting of the convention as rapidly as he has from the time of his election up to the present time, he cannot help himself. They will force the nomination on him.

Thus Gaynor, at this time, his own determination aside, appears as one of the most important Democrats in the country, for if he should be elected Governor he would immediately take rank with Judson Harmon, of Ohio, as a Democratic Presidential possibility, the cases being equal, of course, and Harmon winning his reëlection this fall. Gaynor's greatest handicap will be the implacable enmity of Hearst. Hearst ran for mayor last fall in New York, and, by insisting on fusion, defeated Gaynor's running-mates, although he could not defeat Gaynor. Gaynor always claimed that Hearst promised to support him. Hearst said he did not. There was constant bickering that culminated in a speech Gaynor made at the dinner of the Associated Press and the American Newspaper Publishers' Association in New York, in which Gaynor, in a most deliberate manner, charged that Hearst, in order to make a point against him, had left the date off the plate of a public document he printed, which showed a payment of some forty-eight thousand dollars to Cohalan, Murphy's right-hand man, and one of the big men in Tammany Hall; thus showing relations between Gaynor and Tammany Hall. It was a serious charge and was made in a serious way. Hearst's papers promptly denied the charge and explained how the printing of the plate without the date came about, also proving that the date had been printed in the article that accompanied the picture. There was a long squabble that had the result, at any rate, of copper-riveting the hatred Hearst has for Gaynor.

It may be possible that Gaynor's popularity will not continue, but his first six months as mayor have been in such strong contrast with the mayoralty of George B. McClellan, Gaynor's predecessor, who, by the way, was Conners' candidate for the Governorship and may be yet, that Gaynor has made a bigger public hit than any man who has been in office in New York for a long time. Gaynor was a judge before he became mayor, and he was known as a newspaper judge—that is, he knew the exact value of newspaper publicity, and he never handed down a decision of importance that was not fully detailed to the newspapers. He has always been somewhat of a radical in politics and is a strong-minded, strong-willed man who does things in his own way, generally an unusual way, and thus occupies the center of the stage most of the time.

He immediately assumed the attitude of Little Father to New York when he went into office, and "Tell it to Gaynor" soon became a byword in that big town when anybody had any difficulty. He was not impressed by politics or politicians, and stirred up the officeholders with a sharp stick. He demanded work for wages and cut down expenses by eliminating grafting places and sinecures wholesale.

Gaynor classes himself as an old-fashioned Democrat. He is strong for old-fashioned Democracy, whatever that may be, and strong for the simple life. He lives on a farm at St. James, Long Island, and likes to talk chickens and

(Continued on Page 36)

TELEPATHY

The Triplets' Triumph

By GOUVERNEUR MORRIS

ILLUSTRATED BY LESTER RALPH

TO MR. JAMES LIVINGSTON, pacing the floor of his library in fear, there entered a charming, blushing young woman all in white. He started as if he had been stabbed.

"How is she?" he faltered.

"Perfectly normal," said the young woman. "It's a boy."

Mr. Livingston trembled with delight.

"May I go up?"

"Not now."

"Tell her," said he, his voice ringing with enthusiasm, "that I have hoped and prayed it would be a boy."

Alone once more he sank into a deep chair and, covering his face with his hands, allowed his pent-up feelings to spurt from his eyes. Five minutes later he was beginning to plan for the boy's education and career. "One thing," he thought, "I insist on. He sha'n't be brought up by grown people as I was. He shall have companions of his own age. I never had any childhood."

Thus ruminating, there entered to him once more the young woman in white. She was smiling so broadly and blushing so red that her unexpected reappearance caused him no misgivings. He thought, perhaps, that his wife could see him now.

"There's another boy," said the young woman, and she fled.

Mr. Livingston laughed aloud. The arrival of the second stranger most assuredly provided the first with a companion of about his own age. "The first," he thought, "must be called James, just to keep up the name. The second shall be Jordan, after Jordie's father." Here there mingled with his triumph, as cold water with hot, the thought that he was not financially prepared for twins. But he dismissed it with energy; and though it sneaked crestfallen from the temple of his mind it hung about the dooryard ready to rush in once more at the slightest provocation. . . .

"What?" he thundered, unable to believe his ears. The young woman bowed her head.

"If They're All Right Why Don't They Open Their Eyes?"

"Another?" he shouted. "A third—one—two—three—Three! Triplets? . . ."

The young woman was slightly nettled.

"So far," she said.

"So far!" he echoed. "If there are any more don't you dare to tell me."

. . . . . .

Mr. Livingston lifted the corner of a little blanket and looked upon a tiny, black-red, blind, wrinkled face. Lifting a second blanket he beheld a second face exactly like the first. A moment later he had uncovered a third that did not differ by one single solitary kink from the other two. The humor of the situation was far from striking him. Instead, terrible thoughts crossed his mind. These were the first young babies he had seen, and his heart told him there was something wrong with them. His voice trembled, but he reserved the more important of two questions that he had to have answered.

"Will they live?" he asked.

"Live?" said the doctor indignantly, as if he were personally responsible for the health of the infants. "I never saw three more vigorous little men in my life."

"Bodily"—Mr. Livingston could hardly control his voice—"but—but their heads are shaped like pineapples."

"That's nothing," said the doctor; "they'll come round. . . . When you were born, James, your head was shaped exactly like a peanut with three divisions."

"Then they're not—er—imbecile?"

The doctor for long hours had been marshaling the forces of science and the forces of Nature, as an admiral marshals his battleships and his torpedo boats; and now that the strain was over he felt rather silly. He wanted a cup of coffee, a pipe, and a nap.

"If they're all right," said Mr. Livingston, "why don't they open their eyes?"

"Oh," said the doctor, "they've had a long, tedious trip, and they're sleeping it off."

"You guarantee 'em sound?"

The doctor yawned and nodded.

"All three of 'em," he said.

Mr. Livingston tiptoed back to the bed on which the three little blanket bundles lay in a row.

"Nurse," he whispered, "come here a moment."

She came.

"Just tell me, will you," he said, "which is which?"

"They lie," said she, "in the order of their coming, from left to right. This is the eldest, and this is the second, and this"—she smiled tenderly—"this is the baby."

It was many months before Mr. Livingston could look his friends in the face, and it was several years before he could tell positively which of his young hopefuls was which.

II

THE high cost of living is responsible for the greater number of childless marriages. Some poor people feel that they would collapse utterly under the added handicap of children, and consequently don't have any. Such people serve their turn, perhaps, by adding to the general fertility of the soil when they are dead and buried; and there is no use wasting ink upon them. Other poor people feel that children are the necessary incentives to high endeavor.

Mr. James Livingston felt for a few days after the birth of his sons and heirs like a man doomed to bankruptcy. But as their heads took on human shape, their wrinkles smoothed out, and their strawberry-and-ink complexions changed to peaches-and-cream, he began to feel like a young officer who has been put in charge of an important post that must be held against the enemy at all hazards and at all costs. He felt, you may say, a stiffening of the backbone and upper lip.

The original Livingston fortune, derived from a silent partnership in the piracies of the notorious Captain Kidd, had been so often divided and subdivided that precious little of it came to Mr. James Livingston upon the death of his father. Enough, however, to make him think that if he remained a bachelor he would never have to work at anything but hobbies. Then he fell in love; and realized that he must go to work in the family bank if his wife was ever to go shopping in her own carriage. Then there came upon the scene James, Jordan and the baby (whom they christened Jeremiah because it began with a J), and Mr. Livingston began to criticise the conduct of the family bank. "It's old-fashioned," he said; "it's not up to the times; it doesn't advertise." Upon these criticisms he began forthwith to preach and act. At first the partners laughed at him; then they were annoyed; then the oldest caught something of the young man's enthusiasm, and took him aside. "Tell me all your troubles quietly," he said. James talked for an hour, full speed ahead. His enthusiasm was magnetic. His ideas had a rosy look. The oldest partner felt the palms of his hands begin to itch.

"Shades of the first Robert!" he exclaimed. "Shades of Lord Bellamont and Captain Kidd, but—but—there's something in what you say. We've been sinking deeper into the ruts every year, and we never knew it. . . . Now, James, you've antagonized your cousins, who are your elders and betters. . . . Suppose you slip off your high horse and walk for a while. In short, keep mum. They'll listen to me."

"They've got to," said James, "because you control."

At the end of five years the family bank—"old just-so," the flippant called it—began to be heard of as a power in the Street. And the partners who had laughed at James and snubbed him began to hang upon his words, to quote him, and to care for his health, which was robust. At the end of ten years he had eight children and the nucleus of a great fortune. But he often told his wife that they owed nothing to the five younger children. "As a matter of fact," he said, "we owe it mostly to Jeremiah. It was the third that frightened me into ambition."

"But," said his wife, who loved justice, "if James and Jordan hadn't come first Jeremiah wouldn't have been third."

"True," said he; "we owe them a great deal too."

Friendly critics said in after years that Mr. James Livingston was not a just father. "He'll take anything from the triplets, and give them anything they ask for, especially Jeremiah. But he makes the younger children walk a chalk-line."

All this preamble is the answer. Mr. James Livingston felt that he owed the triplets a debt which it was almost out of his power to pay. He was unjust to his children because his sense of justice was so great that he couldn't possibly be anything else. On all occasions he was prepared to give the triplets forgiveness and money with both hands. The latter, especially, was very necessary to them.

"Are any of you boys going to work?" he asked them when they came out of the chapel at New Haven, each with a blue tin box containing a half-hearted diploma in his hands.

"Yes," they said; "we're going into the bank."

"I've only room for one of you."

"We only want one job," said Jeremiah. "Jimmie will hold it down Monday, Jordan Tuesday, and I'll be on hand to do the work on Wednesday."

Mr. Livingston laughed.

"You could work it as far as looks go," he said; "but—seriously—is there any work to be expected from any of the three of you?"

They shook their heads mournfully.

"If You Will Promise to be Mrs. Jeremiah Livingston Jeremiah Will Promise Never to Do Any Dangerous Riding as Long as He Lives"

"I love my horse too well, Father," said James.

"I love my hound too well, Father," said Jordan.

"And I," said Jeremiah, with incomparable wistfulness, "my lady fair."

"Want to look at her?" cried James and Jordan.

They fell upon Jeremiah and wrested a photograph from his inside pocket.

"He saw her at the Prom," cried James and Jordan, "and he didn't even meet her. But he swore he'd marry her."

"She's pretty," said Mr. Livingston critically. "How did he get the photograph?"

"Loaned her brother money to pay his bills about town, and took it as collateral."

"Brother sounds like a fine young fellow," said the father.

"Oh," they said, "he wasn't looking when Jerry took the collateral."

Meanwhile Jeremiah was affecting indifference by balancing his diploma case on his chin.

"See if you can't put it back in my pocket," he said, "without upsetting the balance. Now then—steady does it."

In spite of what they said and did, the sight of the three young scapegraces always filled the father's heart with joy and pride. They were beautiful young men, care-free, kind and spotless. The Dean himself analyzed them very well when he said, "Let them off this time, Professor, as a personal favor to me. All of them that isn't mischief is heart."

The professor in question let them off and received upon his following birthday a wonderful, great loving-cup. There was no writing to show him from whom it came; but his little daughter, who had just learned to count up to ten and was proud of it, observed that the cup had three handles. And in after years these handles came to be known in the professor's family life as James, Jordan and Jeremiah.

III

COMPARATIVELY few people knew which was which. And the triplets' mother was the only person in the world who had never made a mistake. The authorities at New Haven confessed to utter helplessness in the matter. Professor Merry, who is head of the Department of Political Economy, once said to me: "I never knew which was reciting. If I had called upon James and received a correct answer to my question I always had the suspicion that it was Jeremiah rather than James who had given it to me. It was always suspected that Jeremiah specialized in political economy, James in the languages, and Jordan in mathematics; and that when in doubt they helped each other out. And we know that they often substituted for each other in matters of sick excuses and absences. Dressed just alike, colored just alike, and with the same tricks of voice and expression, they were a standing joke. The Bertillon system must have collapsed before them. In the three sets of teeth there was not a single filling, and the boys hadn't a differentiating mark upon their bodies."

Fifteen or twenty of the boys' classmates affected to know them apart; but only by deduction. Half a dozen knew James from his brothers even in the dark; while Jordan and Jeremiah had each a similar devoted following. But more astonishing than these mere physical resemblances, which are more or less common in human experience, was the psychological sympathy that occasionally showed itself as existing among the three. I say occasionally, because when James went to the infirmary with measles his brothers suffered no sympathetic disturbances; while on the other hand, during the summer following, both James and Jordan came down upon a given day with dreadful colds in their heads, and it was learned that upon that same day Jeremiah had fallen overboard from a yacht off the coast of Maine, and had narrowly escaped death from drowning, and that he had developed a cold the like of which, so he wrote, had seldom, if ever, been suffered. And again Jeremiah, having accompanied his mother to church, came down during the sermon with an uncontrollable and disgraceful attack of laughter. He himself could not explain just what it was that had tickled his risibles. It transpired that James and Jordan had attended church upon that same Sunday with a large house party of young people, and that James had turned a prodigious, black, malicious pinch-bug loose; that the aforesaid pinch-bug had attacked the cotton ankle of a spinster who sat just across the aisle, and that the ensuing disaster had moved James and his brother to conduct unbecoming in young Christian gentlemen.

The boys' father had a favorite anecdote of his own. "James," said he, "was hunting in Virginia; Jordan was quail-shooting in Texas; and Jeremiah was squiring some young dame of his in Philadelphia. Within half an hour I received telegrams from each of them, saying that he was stone broke and would I please telegraph him some money? There's psychological sympathy for you!"

It was only in their hobbies that the young men differed. James had a passion for horses, which neither of his brothers shared. To see a good pair of setters work Jordan would have walked barefoot to Mecca. But James and Jeremiah looked down on dogs. Jeremiah, from his earliest years, was a squire of dames, while James and Jordan considered all women, including their sisters, and excepting their mother, unconscionable nuisances.

Though two years had passed, the photograph of the girl whom Jeremiah had sworn to marry still looked at him whenever he tied his tie or brushed his hair, but he had never met her. He had avoided doing so. "She may be all she looks," he said to himself many and many a time; "but if she isn't it would be such a blow that I couldn't bear up. Johnson Paulding" [this was her brother's name] "was unquestionably the stupidest man that ever came to Yale. And, of course, stupidity does run in families."

As a matter of fact, Jeremiah cared no more for the girl of the photograph than you or I do. Since her bright eyes had first allured his, he had enjoyed half a dozen desperate flirtations. He kept her image on his dressing-table as much to tease and pique his mother as for any other reason, and also because he was by nature stubborn. Elated by the sight of her girlish and fragile beauty, he had sworn to marry her. In his own mind he had long since retracted from this oath, taken it back and eaten it; but he did not propose to back down openly. Furthermore, he admired the idea of faithfulness in man, and the more he learned by experience that he himself had about as much inherent faithfulness as a butterfly, why, the more he admired it as a quality.

IV

JORDAN was going home after a junketing trip of some weeks. He had gone to Pittsburgh to take part in an invitation pigeon-shoot for a great punchbowl of silver that weighed ten pounds, and a state championship. The bowl was in his trunk. Somewhere in western Virginia he had discovered a young setter in which, to the acute senses of a dog, was added the mind of, say, a bright

small boy. He had paid a large sum for the dog, but that was nothing. Then he had come (by sheer good luck) across a tract of wild land that could be bought at an average of $1.16 an acre, upon which quail were so plentiful that you hardly needed a dog to find them. The tract contained many turkeys and deer, and even a few bears. Jordan, after sundry hectic telegraphic communications with his father, had been enabled to purchase as much of this tract as was needed to fill his cup of happiness to the brim. But the papers were no sooner signed than a profound melancholy seized him. He cut short the exploration of his preserve, moped for a day or two, permitted the farmer with whom he was stopping to feed the new dog; came in from a half-hearted morning's shooting, and for the first time in his life took his gun to pieces and put it in its case without cleaning it. He had suddenly lost interest in everything that was dear to him. He packed his trunk with his feet (denting the championship bowl) and started for home.

At Washington, while the car in which he had arrived was being hooked to a New York express, he saw his brother James walking down the platform, followed by a porter who carried his valise. James had an absent-minded, crestfallen look. Usually his eyes were alertly roving in search of amusement at the expense of others, or opportunities for sudden mischief. Now he behaved like a man who is tired, disillusioned and in ill health.

Presently the brothers had met and shaken hands in a solemn fashion. "Where you going?" Jordan asked.

"Home," said James.

"So'm I; come back to my compartment."

Usually when the brothers traveled together they amused themselves vastly. On the present occasion they might have been journeying to a funeral.

"Have some good rides?" asked Jordan.

"So-so," said James. He was staring glumly. "How'd the big shoot go? I didn't see the papers."

"Got a line of sitters and won out," said Jordan modestly.

"Hear you've bought a preserve."

"Ah-hah."

"Any good?"

"So-so. Thought you were going to stay South."

"Nope. Thought you were."

"Nope."

James undid a roll containing all the new magazines and weeklies.

"Somethin' to look at?"

"Thanks."

Ordinarily Jordan would have chosen one of the illustrated sporting magazines. But now he selected a weekly devoted to homy home interests, and without so much as once smiling read a column describing to the young housewife how to cut pantalets for chops out of paper. James meanwhile sank himself into a short story called Love on the Housetops.

At Philadelphia the young men became unaccountably restless, and took the air on the platform. They scanned the crowds with a kind of feverish eagerness, as if seeking the face of a friend. They saw nobody they knew.

"What's wrong, Jimmie?" asked Jordan as the train gathered way.

"Dished if I know," said James. "I feel all in. Bored and blue."

"Me too," said Jordan. "And there's no reason for it. We're going the way of the spoiled. We've got too much money. We ought to be kicked."

"Let's kick each other," suggested James, with a flash of his old-time interest in life.

"You're on," said Jordan, looking a trifle less melancholy.

He rose and, as the younger, took his kicking first. It was no child's play, but a grown-up, solid affair that hurt. Then Jordan kicked James. And for a time the pair laughed and joked and took a certain pleasure in being alive and thinking mischievous thoughts. But gradually their melancholy returned—as often in April the sun shines out, the whole sky clears, and ten minutes later rain is pelting the earth from leaden clouds.

When the door of their father's house was opened to them they shook hands with the butler, who was one of their oldest friends and well-wishers, and James asked him who was at home.

"Only Mr. Jerry," said the butler. "And I'm thankful you've come home, sir. I can't make out what ails him, sir."

"Is he sick? What's wrong?"

"Nothing much, sir; only for ten days now he hasn't done anything that he oughtn't to have done. And he don't eat hearty. His invitations are piling up, but he won't even open them. But the sight of you and Mr. Jordan will bring him around. . . ." The butler felt suddenly disconcerted by the solemn young faces that confronted him. "At least, sir, I hope as how a sight of you will bring him around."

It didn't.

V

THEY found Jeremiah at the fireplace in his bedroom burning papers, ribbons, gloves, photographs and paid bills. He welcomed his brothers solemnly, as the presiding relative at a funeral welcomes the other relatives.

"How's everybody?" asked James.

"Well," said Jeremiah.

"And everything?" asked Jordan.

Jeremiah smiled faintly.

"Unwell," he said. "These old things are full of germs. So I'm burning them."

"Well, get it over," said James, "and prepare to answer questions."

While Jeremiah completed the incineration of his remaining relics his back was turned, and Jordan chose the opportunity to nudge James in the ribs. Jordan pointed silently to Jeremiah's dressing-table. James nodded.

The photograph of Miss Paulding occupied its old place, but it had been promoted from a leather frame to one that looked like gold. Under the pretense of brushing his hair Jordan walked over to the dressing-table and presently, indicating the new picture-frame for James' benefit, held up five fingers three times, and three fingers once. By this James was given to understand that the metal of which the frame was made was gold, eighteen carats fine. James cleared his throat.

"Jerry," he said, "when did you finally meet Miss Paulding?"

"How do you know I've met her?" This gruffly.

"Because," said James, "you've put her under glass so that the flies can't make any more specks on her."

Jeremiah rose from his knees and turned.

"Jerry," said Jordan, "a few days ago Jimmie and I, being in an exuberant state of health and happiness, were suddenly struck dumb with melancholy. We have tried to account for it in every way and can't. And the only thing we can think of is that you are responsible."

"You know," said James, "that this sort of thing has happened to us three so often that it can't be just coincidence. You seem as depressed as we are. Have you a reason for being depressed? We are willing to suffer from sympathy; but we don't like to suffer unless it's necessary. So, if you could tell us your reason, maybe we could help to remove it."

"When did you first feel blue?" asked Jeremiah.

James named a day and an hour.

"And then," Jordan put in, "was just when it hit me."

"In that case," said Jeremiah, and he sighed, "it's all my fault. But tell me this: for the preceding week was either of you, by any chance, in unusually high spirits? Felt as if everything was going your way, and all that?"

"My case exactly," said Jordan.

And James said, "Yep."

"Then," said Jeremiah solemnly, "it's right for me to tell you what's wrong with me. . . . That girl"—and he pointed to the dressing-table—"for years has always been a sort of fetish to me. I always pretended that I was in love with her, and intended to marry her. Of course that was all rot, as you know. But I kept her on in the place of honor. . . . And then, three weeks ago, at a dance in Philadelphia, I actually met her. And then and there all my silly speeches about her came true. . . . And I was so happy that I almost blew up. For two weeks I remained in and around Philadelphia making the play of my life. . . . Nothing in it. . . . She turned me down flat . . ."

James and Jordan nodded and smiled.

"We know just how you feel," said James. "It's the way we've felt—only more so, of course. Did it happen on that day?"

"And at that hour," said Jeremiah.

"And your disappointment traveled through space until it found Jimmie and me," said Jordan. He attempted to smile. "It's very important for us to know how long this affair is going to blast your young life, Jerry."

"Boys," said Jeremiah, "this time it's the real thing. It sounds silly, I know, and against reason and experience; but I—I can't live without her."

"Ouch!" said James. "But you've got to get over it. It isn't fair to make Jordan and me suffer for the rest of our lives for a girl we don't know from Eve. We've got all the symptoms of being lovesick without the satisfaction of at least loving somebody."

"Why," said Jordan, "did she turn you down?"

"Yes," said James, "why? It's important to know that."

"Why," said Jeremiah disdainfully, "does any girl turn any man down? Why, because she doesn't like him enough; or he isn't her kind; or she likes him enough, but doesn't admire him enough; or ——"

"Stop," commanded James. "She likes him enough, but doesn't admire him enough . . . Is that the case by any chance?"

"And if it is?"

"Simplicity's self," said Jordan. "You become admirable, and all three of us recover our lost gayety."

"It's more than not admiring me enough," said Jeremiah, now determined to keep back nothing. "She doesn't admire me at all. And she seemed to know quite a lot about me. She admires men who do things. Do you remember her brother?"

They nodded.

"She admires him," said Jerry. "He rides and shoots, and plays racquets and polo, and is always busy doing picturesque stunts, and ——"

"Did he ever pay you the money he borrowed from you?" asked James quietly.

Not without reluctance, Jerry shook his head.

"She admires him ——" was Jordan's comment.

(Continued on Page 30)

"She Turned Me Down Flat . . ."

Coöperation—Onions and Cotton

By WILL PAYNE

DECORATIONS BY EMLEN McCONNELL

LAREDO, Texas, is on the Mexican border, a hundred and fifty miles south of San Antonio, and some two hundred and fifty miles below the southern boundary of California. Cotulla is about fifty miles farther north. That region, in other words, enjoys a warm climate.

A dozen or so years ago, near Cotulla, Mr. George Copp, a citizen of English descent who had been in the Bermudas, conceived the idea of raising Bermuda onions. For two seasons he carried out his idea successfully on a small scale. Then his neighbors began following the example. Gradually the word spread that there was big money in growing onions in southern Texas. The railroads, desiring tonnage and settlers, assisted in spreading the word. By 1905 onion culture had become an important Texas industry, the product then amounting to five hundred carloads. Last year thirty-four hundred carloads were shipped out of the state, and onion lands, originally costing three dollars an acre, were worth from two hundred and fifty to three hundred dollars an acre.

Meanwhile, however, the industry had encountered serious difficulties. To nurse a Bermuda onion from helpless infancy to robust maturity appears to require about as much care and forethought as the upbringing of a delicate child. I have heard learned spinsters at women's clubs describe the most approved methods of accomplishing the latter feat, and experienced onionists lay down rules for the former. I hardly know which is the more ticklish job.

To begin with, the seed itself is a very fragile product, subject to rapid deterioration. Thus the onion seed derived from one Texas crop is useless for planting the next crop. So far as present experiments have gone only about ten per cent of it will germinate. So the seed for each Texas crop is brought from the Island of Teneriffe, one of the Canary group, off the west coast of Africa, where the crop ripens just at the right season to allow fresh seed to be brought to Texas in time for planting. The onions, therefore, are really Canaries rather than Bermudas, but the latter name had been long established in trade and there may have been some esthetic reluctance about associating onions with song-birds. So the Texas onions are still called Bermudas.

How the Growers Coddle Young Onions

THE seed is brought over in hermetically sealed packages, reaching Texas in August, which gives just about time to distribute it before planting begins in September. After proper plowing, harrowing and disking, the seed beds should be thoroughly pulverized with a hand rake, all clods, small sticks and trash carefully removed, and the back of the rake used to level the bed. Care must also be taken, I am told, not to plant the seed too deep; one-fourth of an inch is deep enough. After planting, the seed bed is flooded with water to a depth of two inches—from ditches that have previously been constructed—with care. "Great care at this time is necessary if the weather is dry," say the rules. "As soon as dry places the size of a man's hand appear water should be turned on the beds again."

In about a week onions will begin to appear above ground. "The beds should then be watched very closely and kept wet." For the onion, it seems, is of the lily family—although smelling differently—and requires a great deal of water while getting its start in life.

"Plow and water alternately," the directions continue, "until the plants get as large as a leadpencil; then transplant at once." This transplanting means pulling each separate onion-plant out of the seed bed; clipping the roots and top; carrying the young clipped plants to the onion field proper and setting them anew in rows about sixteen inches apart, with a space of three to four inches between each plant. The transplanter, working on his knees, carries a stick in his right hand with which he makes in the ground a hole two and one-half inches deep. Withdrawing the stick, he takes the young onion in his left hand, places it in the hole right side up, and knees his toilsome way to the next hole.

This is all hand-labor, performed under a fairly ardent sun; and a well-conducted onion field will contain about eighty thousand separate plants to the acre—involving consequently eighty thousand right-hand jabs with the stick, as many planting motions with the left hand and considerable travel on the knees.

Lest this description discourage some prospective onion grower, however, I hasten to add that this hand labor is practically all performed by Mexicans who are paid from fifty to seventy-five cents a day. Perhaps the former is nearer to the average rate. It is generally believed that an ample supply of this cheap labor is essential to the prosperity of the Bermuda onion industry in this country. Incidentally, South Texas farmers seem to think very well of this Mexican labor, which they largely employ. The Mexicans are said to be in the main both docile and willing to work. "With a good foreman who knows how to handle them and keep them going," said one rather extensive agricultural employer, "you can get as much work in a day out of a gang of Mexicans as out of any other unskilled laborers." Incidentally, also—for it really has nothing to do with the subject—the onion industry of Texas is protected from the pauper labor of Bermuda by a stiff import duty.

After the transplanting come plowing, weeding and irrigating, until the onions are so ripe that nine-tenths of the tops have fallen. They are then plowed up and laid—not pitched or thrown, mind you, for that might bruise them—but laid in windrows. The tops and roots are cut off with sheep-shears and the shorn onions are packed in shipping crates that have been distributed along the rows.

Nothing remains but to market them—which, of course, is where nearly all the trouble has come in. Unlike oranges, where six or seven years must elapse between the planting of the orchard and the gathering of a full crop, or even grapes, where three or four years must elapse, the production of onions can be increased very rapidly. Only six months elapse between the first planting and a full harvest. The production did, in fact, increase very rapidly.

In 1905 Texas produced five hundred carloads, or about twelve million pounds, and its only marketing facilities were such as it had relied upon when the industry was about a tenth that size. In the main, every grower trustfully loaded his crated onions into a freight car and shipped them off to some Northern commission man whom he had happened to hear about, and who, perhaps, had done very well in marketing a few hundred crates in previous years. There were some buyers in the field; but they were no better equipped to cope with the problem of handling a big output than the individual growers were. One such buyer left San Antonio hopefully with seventeen thousand dollars in cash, and lost practically every cent of it. In short, the onions were simply dumped into comparatively few Northern markets. Freight charges and commissions ate them up. Many growers received barely enough to pay for their crates.

Something had to be done, and the thing that most forcibly suggested itself was, of course, coöperation. The growers began agitating that subject. Engaged in onion culture were a number of men of business experience. The vice-president of a railroad, for example, was also an onion grower. About New Braunfels, near San Antonio, is a community of successful farmers, largely of German descent. One of them is Harry Landa, sometimes jocularly called the Duke of New Braunfels. Mr. Landa is an onion grower. When the growers began moving for coöperation men of this sort among them took a decided interest in the movement.

A meeting, held at San Antonio in the latter part of 1905, resulted in the organization of the Southern Texas Truck Growers' Association, and onion raisers representing approximately seventy per cent of the crop joined it. The association was duly incorporated early in 1906, with a capital stock of ten thousand dollars, divided into shares of one dollar each. Any grower may become a member by subscribing for five shares; but, if he prefers, he may pay down only thirty per cent of the price—that is, $1.50. In short, the capital stock is hardly more than nominal.

Every member agrees, however, that he will not consign any portion of his crop except through the general sales department of the association. He may, if he pleases, sell his crop outright, f. o. b. at his shipping point; but in that case he must pay the association its regular marketing charge of seven cents on each fifty-pound crate.

Great Savings on Canary Seed

AS I MENTIONED before, the association was under the guidance of men of sound business judgment. Naturally, therefore, it chose a manager who was capable of earning a good salary and then let him manage. Roy Campbell, of San Antonio, a successful commission man, was selected for the post. In the association's first year—1906—the farmers paid $4.25 a pound for their imported onion seed of the crystal wax variety, and $2.75 a pound for the yellow. When that crop was marketed Manager Campbell went to the Canary Islands and made a contract for five years' supply of seed, with the result that last year association members paid $1.35 a pound, delivered, for crystal wax seed, and $1.05 for yellow. As the association bought over eight tons of seed the saving, as compared with the 1906 price, was thirty thousand dollars. Incidentally again, seed will be even cheaper this year, as the association succeeded in procuring a change in the tariff.

In non-coöperative days the onions were shipped to the Atlantic seaboard by rail. The association took up the matter of water transportation with the steamship lines. A plan of ventilating the boats, so as to keep the fragrant product in good condition, was worked out, and at present all onions destined for points east of Buffalo, Pittsburgh and Wheeling go by water from Galveston. The all-rail rate from Laredo to New York is eighty-five cents a hundred pounds. The rail-and-water rate is fifty-one cents. On an average carload, weighing twenty-eight thousand pounds, this difference is about ninety-five dollars. The association has shipped twenty-five hundred cars to New York by sea. If they had gone by rail the freight charges would have been more by some two hundred thousand dollars.

Formerly there was no uniformity among the railroads as to the gross weight of a crate of onions. The crates were put down as weighing all the way from fifty-five to

seventy-five pounds. Endless vexatious little claims for overcharge resulted. Through the association's efforts a uniform rule was established, the gross weight of a crate being taken at fifty-seven pounds. Of course the association, controlling a large tonnage, is able to deal with the railroads all around much more effectively than any individual grower could. For example, last December there was an important meeting of railroad men in St. Louis. Among other motions for the good of the order the meeting decided to raise the freight on onions five cents. A friend on the inside tipped it off to the association, and the association's emissary, reaching St. Louis before the meeting adjourned, had the raise rescinded.

These are simply some of the collateral results that coöperation makes possible. The big work of the association, of course, has been in developing, organizing and controlling the market for Texas onions. It maintains a permanent office in New York, with a manager at a good salary and three traveling men under him; another in St. Louis, with a manager and two assistants. These offices not only drum up business but keep tab on the marketing.

A good deal of the marketing is done through commission houses; but the disadvantages in that system of marketing, which individual growers so often complain of, are not much felt by the association because of its system. As it controls so large a portion of the crop there is little danger of that chronic overstocking of particular markets which causes so much of the individual grower's trouble. Then, every commission house is required to report every day's sales to the New York or St. Louis office, according to its location; and one of the association's traveling agents may drop in at any moment to check up the report and verify the sales.

The Profits on Texas Onion Growing

FOR concrete results: In 1905 Southern Texas shipped, individually and competitively, some five hundred cars of onions, and the growers got about enough to pay for the crates. In 1906 the coöperative association alone handled nine hundred cars and returned to growers a net average price of $1.16 the hundred pounds. In 1907 the association handled a thousand cars and the average net price to the grower was $2.34 a hundred pounds.

This naturally stimulated onion culture, and the following year the output more than doubled. The association handled 2050 cars; but heavy rains occurred in harvest, and though the onion thrives on water in infancy, rain at harvest is very injurious to it. Half the crop was badly damaged, but the association's net price for onions, good, bad and indifferent, averaged a cent a pound. Last year the association handled 2450 cars. Again harvest conditions were rather unfavorable. The net price to growers was $1.04 the hundred pounds.

The association, as mentioned above, maintains an extensive marketing organization. That costs something. It includes General Manager Campbell, at San Antonio, and a number of district managers and their assistants—all drawing salaries commensurate with the responsibility of their positions. Farmers are pretty apt to balk at paying good salaries to the men who market their products, and outsiders point to the costliness of this organization as though that were a weighty objection to coöperation. But the association controlled something like sixty million pounds of onions last year. To cover all expenses it makes a flat charge of seven cents on a crate of fifty pounds. If expenses haven't amounted to that much the balance is rebated to members at the end of the season. Last year expenses amounted to but little over five cents a crate, or one-tenth of a cent a pound—which is scarcely oppressive.

Heretofore there has been no pooling of prices. Each member has received whatever his own particular batch of onions brought. This year, however, at Cotulla, they propose to try pooling prices semi-weekly. It is rather expected that this practice will in time be generally adopted, involving a more exact grading of the onions. Nominally, at least, they have grades now. A "fancy" must be 1¾ to 3½ inches in diameter; symmetrical in shape, of solid color, bright and clean—which is some onion. A "choice" may be either larger or smaller than a "fancy," but must be shapely, smooth, of solid color, bright and clean. Onions that fail to reach the "choice" requirements are mere *hoi polloi*. Owing to some strange psychological property, if an onion is discouraged by being planted too early or by cold weather, it becomes twins or "doubles"—two onions growing together with a flat side on each. This injures its marketability and constitutes one of the onionist's afflictions.

The association has its own inspector—not a member of the local growers' organization—at the shipping point to pass upon the condition of the onions as the growers bring them in for shipment. Also, it has them inspected on the dock at Galveston and again on the dock at New York. Thus, usually, it has three independent and impartial reports as to the condition of each particular consignment; and neither a commission house on the one hand nor a grower on the other can maintain a claim that the onions were of a higher or a lower quality than they were sold for.

Texas onion culture, on the whole, has been decidedly profitable. To prove that, one need only cite the rapid rise in value of onion lands and the increase in output from five hundred cars in 1905 to thirty-four hundred cars in 1909. Virgin soil in the Cotulla region has been known to produce thirty-five thousand pounds of onions to the acre without fertilizing. But a good field properly cultivated may reasonably be expected to produce in a fair year about twenty thousand pounds to the acre. Judging by experience, since coöperation was adopted, a grower may reasonably expect to net a cent and a half a pound in a year when the onions come on the market in good condition. This would give him three hundred dollars net to the acre.

What Happens to the Amateur

THE amount of handwork involved, especially in transplanting, looks formidable; but labor is very cheap. The cost of transplanting, in fact, runs from twelve to twenty dollars an acre; and the cost of seed and all labor, from planting to harvest, is reckoned at about eighty dollars an acre. This would give a grower the exceedingly satisfactory net profit of two hundred and twenty dollars an acre.

There is, however, considerable onion literature afloat which the coöperative association and individual growers of experience regard with high disfavor. This literature takes the record yield—say thirty-five thousand pounds to the acre—multiplies it by the record price, and thus proceeds to demonstrate that anybody can drop into onion culture and be sure of cleaning up five hundred dollars per acre, with little work and less care. Onion growing is not only subject to the same vicissitudes as other forms of agriculture, but it especially requires care.

"If the yield is about twenty thousand pounds to the acre, and the crop last year amounted to thirty-four hundred cars," I observed mathematically to an experienced onionist, "there must be about four thousand acres under cultivation."

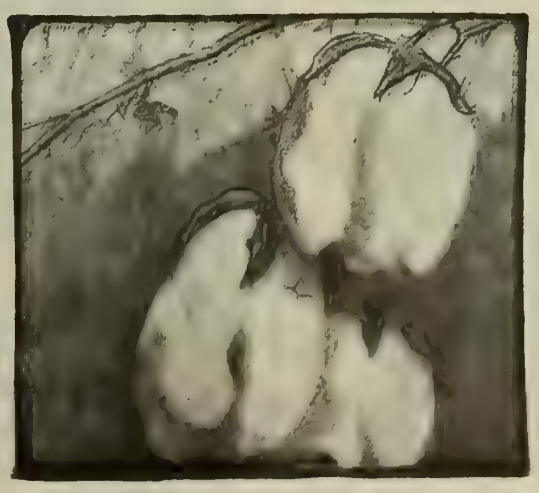
"Nearer eight thousand acres, I should say," he replied. "You've overlooked one factor—the amateurs. They come in here without knowing anything about onion growing or taking any pains to find out. They've been reading 'booster' stuff and think it's the same as picking money off bushes. So they get about enough onions to flavor their soup with. Really, I don't know a better farming proposition for a man who knows or will find out how to go at it, or a worse proposition for a sucker."

There are a good many small fields, of only an acre or so, planted by farmers as a sort of side issue. But the bulk of the onions are grown in fields running from ten up to a hundred acres by men who make a specialty of onion raising. In fact, there are fields exceeding a hundred acres. The first car of new onions this year was shipped March 18, and the marketing continues to July.

The Enormous Waste in Selling Cotton

TEXAS, I judge, is getting out of her onions, through coöperation, about all there is in them. But in a far greater agricultural field there is much waste. In the Lone Star State are several irregular patches of land, comprising an area about equal to Massachusetts, Rhode Island and Connecticut combined, which are planted to cotton and produce from a quarter to a third of the total cotton crop of the United States. The value of the product runs about two hundred million dollars yearly, and well-qualified judges have estimated the annual waste in marketing at figures that would make the Standard Oil Company's mouth water. A cotton dealer is quoted as having said, some time ago: "I would rather have the loss and rake-off between the gin and the port than to have the farmer's entire profit on the crop."

Until rather recently, at least, the farmer hauled his cotton to town as soon as he could get it picked and ginned, and sold it to a buyer in the street. The street buyer cut a hole or two in the bale and pulled out a couple of handfuls as samples. Then he sold the cotton to a local factor, who sampled it over again. This local factor next sold the cotton to one of several large factors, who made a fresh cut in the bale for his sample and then sold the cotton to an exporter, who promptly got out a jackknife and took his whack at the bale. By the time the cotton reached port the bale bore some resemblance to a last year's scarecrow. And every middleman who cut into the bale also took his slice off the price. This marketing system of forty years ago—when the United States produced one bale of cotton where it now produces five or six—still prevails to a considerable degree. This excessive sampling involves, of course, much wasted cotton. Owing partly to the unkempt condition of the American bale, freight charges and marine insurance are larger than they should be. There are other causes of loss. Indeed, the president of the Southern Cotton Association says that no other big product in the world is marketed with so much unnecessary waste. *(Continued on Page 32)*



THE INDULGENT WIFE

A POSSIBILITY OF 1990 POLITICS

By

Harrison Rhodes

ILLUSTRATED BY M. L. BLUMENTHAL

She Was Fortunately a Widow, and Thus Free to Go to the Front

I DO not write this story from any love of writing. I write it to point a lesson and to sound a warning. I am an old-fashioned woman, and I glory in it. It has been my privilege to live through the best part of a century which must forever go down in history as the Golden Age of the race.

As a child I must have seen something of the Revolution. I can just vaguely remember my mother's departure to join Belmont in her great expedition, the march on Washington, which ended in the capture of the Capitol and the expulsion of the rebellious male Senate. She left the house just at twilight. I can see her now buckling on her sword, which made me think of a hatpin. She was fortunately a widow, and thus free to go to the front. She kissed us girls good-by. I can recall her words.

"Thank God," she exclaimed, "I have borne women-children! If anything happens to me you can carry on the fight!"

But these are memories of long ago, and I want to talk of conditions now. The Twentieth Century has been one of happiness and prosperity under the loving rule of Woman, seated at last on the throne. Mattie Avery, the great historian of the Revolution, has crystallized our times in a phrase.

"In the Twentieth Century," she says in the History of the Triumph of Woman, Vol. VI, page 348, "Man was put in his place, and still better, kept there!"

Happy, indeed, were those mid-century days! But now what do we see? Discontented men, unsexed creatures, not content with their work, with their place in the factory or at the plow, trying to be doctors, lawyers, politicians—women, in short. There is a "Man's Rights Movement," if you please, and I understand that there are members of my own sex so shameless and misguided as to lend it their support. This morning I was roused from my refreshing sleep by a rowdy procession going up Fifth Avenue carrying banners marked "Votes for Men!" It was headed by that Mackay boy, who might better be occupied remembering that his great-grandmother fought and bled in the Revolution. We have no longer any pride of ancestry in this country!

I am not an unreasonable woman. I am ready and willing to understand masculine ambition, and to admit that there may be exceptional men whose minds would actually fit them to take part in what I may call the intellectual half of the world's work. But nothing could be more wrong than to encourage the ordinary man to attempt what is quite beyond his powers. The question was settled by God and Nature when man's body was made strong and his mind weak, while woman's mind was strong and her body weak. The hard, rough physical work of the world must be done by men. Are women to dig ditches, and scrub floors, and wield pots and kettles in the kitchen? No. This is all man's sphere. Woman's domain is the imagination, the intellect. She guides and controls man's ruder strength, and so she must to the end.

But this, obviously, is not telling my story—which comes of being an amateur at writing and a garrulous old woman as well. I've gone on chattering like a man—I confess it frankly and so put an end to it.

Every one knows or knows about Senator Effie Morris, of Rhode Island, and Mr. Morris, her husband. Mr. Morris was Frederick Challineur, of the well-known New York family of that name. Of course I know the Challineurs, root and branch. They belong, as my family do, to the old New York aristocracy; we came there from Pittsburgh 'way back in the last century—about 1899, in fact. I like the Challineurs in spite of their being my cousins, yet I should never have advised a serious-minded woman like Effie Morris, who looked forward to a career in the world, to choose a husband from that family. But the Challineur men are invariably handsome and attractive, and that is sufficient excuse for some women when they marry. I thank my fortune that I've always tried to choose my husbands for their solid qualities, not their looks, and that in consequence I've only had six, and of those I only lost four by having to divorce them. But to go back to the Challineurs. The men are generally fine, sturdy creatures, excellent fathers of families. They are strong, well built, athletic. They fly well, they play air-polo excellently, and one or two of them have done really notable work in submarine explorations under the Antarctic ice-cap. I'm not sure that one of them wasn't on the first successful Polar expedition. But for all that there is a strange streak in them. Fred had it to the full.

I was at the wedding. Fred Challineur made a beautiful groom, and, old woman though I am, I did not regret my privilege of kissing him.

"There, Mr. Morris!" I said. "And I hope you're going to be very happy."

"I am, Aunt Mary," he said. "I'm so interested in Effie's political career I want to understand it; I want to help her in it."

I am an old woman. I am a relative. I thought it was my privilege to speak bluntly.

"The best way for you, Fred, to help your wife in her career is to mind your own business. Stay in your garage, play your polo, but let politics alone."

Fred Challineur Made a Beautiful Groom

It was Effie who answered me, not Fred. She drew herself up rather haughtily.

"I wish my husband to be interested in my work, Mrs. McCarnobie," she said. "I want Fred's help in my career."

"If you want Fred's help you'll probably get it," I answered, a little tartly. "But you'll probably need more help soon; mine, perhaps—at any rate a woman's—to get you out of the trouble your husband's help has got you into. You're a Man's Rights woman, are you?"

That stung her.

"Well, no, not exactly ——" she began. But I turned on my heel and walked away, little realizing how nearly true my prophecy was to come.

They went at once to Washington to live. Now, for years I've been in the habit of taking a house there for the winter. The climate is agreeable, both the Cosmopolitan and the Boadicea are excellent clubs—no one can cook a chocolate éclair or broil a marshmallow better than the Cosmopolitan's chef—and I like seeing the prominent women of my country. Though I am no longer in active professional or political life I like to be in touch with it. At any rate, I was not without opportunities for observing the Morris ménage.

Very soon Fred and Effie started what was called "a political salon," and they got hold of all the queer fish in Washington. Fred was a devotee of all the new cults, an advocate of all the new reforms. Mind you, I don't scoff at men's power altogether. Often they can rouse public opinion, and by indirect influence, which is the natural, wholesome, manly way, can often induce women to take up a burning cause and do something about it. I was, for example, glad enough to see Fred organize an athletic carnival week or gymkana to raise funds for the Society for the Suppression of Male Infanticide in China. Of course, one sees the Chinese point of view. In a congested population naturally too many male infants are mere cumberers of the earth. Still, humanity is humanity, and I think it a generous and praiseworthy impulse on the part of American men to save the little Chinese boys; to remember that if there is the stern, logical Chinese mother there is as well the tender-hearted Chinese father who will miss his useless little boy as much as he would his splendid girl child. Such activities seem to me well within man's sphere. But Fred Morris began to talk freely about national politics. He began to ask Senator Clark, of Wisconsin, frequently to the house. And he began to discuss a subject which the somewhat rarefied and idealist male sense of honor is quite incompetent to deal with—the question of grafting methods in the Senate.

Now, if our century has done any great work in what I might call the actual technic of politics, it is in systematizing and regularizing graft. Woman's task here was to bring grafting into line with the other great industries of the country, to control it to the national advantage. Now, perhaps the most distinguishing feature of the early Twentieth Century was the growth of unions, and the complete triumph of the trades-union principle. What more

Wild Mag of the West

natural then than a grafters' union, and the elimination of non-union grafters from the United States Senate? The reckless and extravagant methods of securing legislation prevalent in an earlier day have long since disappeared. Corporations and individuals interested in passing or killing a certain bill make definite financial tenders to the Senate, not to individual Senators or to cliques. This is dignified, and moreover it is the most direct and definite way of ascertaining what the country's feeling on any subject is. *Vox populi, vox dei.* But that voice used to be hard to hear. Now it is definitely put before the Senate in intelligible sums. As one of the old philosophers observes, "Money talks." And whoever wants a bill passed badly will surely be willing to pay for it; otherwise one doubts his sincerity. Under the present system Senators know what they can count on. Broadly speaking, the country knows. Senators who vote for a bill share and share alike in what is paid for it, and the Senator who fails to distribute, in public charities and educational endowments in his state, about what other Senators do can easily be detected. The system is well oiled, easy-running. And the country is prosperous. Are we never to let well enough alone? Now comes Senator Margaret Clark of Wisconsin—Wild Mag of the West, as they call her—and begins a campaign in favor of the right of individual or non-union grafting.

Fred told me something of these new ideas at one of their "red flag" dinners, as I call them. Union grafting was paralyzing the Senate, he said. Individual action was nullified. And furthermore poor and unimportant corporations could not afford to pay for legislation.

"All the better," I retorted. "We have enough poor and unimportant corporations now. Why encourage them?"

"Justice ——" Fred began.

"Rubbish," I answered. "Prosperity is the only thing this country wants or ever has wanted. Does Effie take any stock in such theories?"

"Perhaps she may some day. I hope so. At any rate I'm learning to think for myself, as a modern man should."

I looked at him. Then I said with meaning:

"I guess 'Wild Mag' is teaching you to think."

"Oh, chuck it, auntie," said Fred in his rough man's way, and poured himself out a whisky and soda. "I have the highest regard for Senator Clark ——"

I got up. After all, one wastes one's time talking politics with a man. But I took a final shot.

"Well, she's a handsome woman. I agree with you there, Fred." And I walked away.

Senator Clark was just across the drawing-room. She is handsome in her way, with that black hair, those steel-blue eyes, and that wild, mountain-eagle look in her face. Perhaps—I don't mean anything wrong—but perhaps it isn't to be wondered at if Fred, just for a moment —— Oh, will the time ever come when men will really have their own ideas, not some woman's? Sometimes I think no harm could come in any case of man's being given the vote. Any woman who is worth her salt can always swing a dozen male voters.

I stopped for a moment's talk with Effie on my way out.

"Yes, Aunt Mary, I know what you mean," she said. "Fred is visionary and doesn't really understand politics. Still—yes, I must say it—I like his trying to."

I shook my head.

"Yes, I like to feel that my husband is a thinking human being, not a mere decorative nonentity; not just the father of my children."

"Modern balderdash!" I exclaimed. "Has Fred told you that he looks forward to a time when there will be no grafting at all, when politics will be entirely removed from financial influences?"

Effie slowly looked around the luxurious room, and then, smiling, slowly winked at me.

"That's always the doctrine of people who have had nothing to do with politics. Why, back in the dark ages before our sex had taken charge of the world, you'll find women had the same funny theories, that if they got into politics they would make them quite, oh, quite free from graft! Don't you worry about Fred, Aunt Mary," said she laughingly as I lit my cigarette and started to stroll home through the cool night.

I did worry! And how fatally right events proved me!

The trouble all began with the Baldwin-Mitchell Bill, in which Fred, as a philanthropic man, took such a violent interest. It was in itself an admirable measure, designed to safeguard young male immigrants. It was in essentials a non-partisan bill. The opposition was merely questioning the practicability and wisdom of certain of the bill's provisions. There was a small offer of graft from some of the steamship companies which didn't like the restrictions imposed, but it was popularly supposed that this was so small as to be negligible, and that the bill passed on its merits, or at any rate without the transfer of funds. "Wild Mag" was naturally strong for it and made an almost impassioned speech on high moral grounds in favor of it in the Senate. There was a general wish to conciliate on such easy terms a firebrand like her, when there was a good bill, and nothing important to be gained by not passing it. Effie Morris, for example, voted for it, and told me she did it mainly to please Fred.

"I meant to vote for it anyway," she said jokingly to me one afternoon at the club, "but I let him beg hard for it, and made him think that I was doing it all for him. Why not? There was nothing in it for me or for any one."

No One Can Cook a Chocolate Éclair or Broil a Marshmallow Better Than the Cosmopolitan's Chef

And so every one supposed till the New York Hourly—one edition each hour of the twenty-four—produced the documents in the case, and the scandal broke like a thundercloud.

It cannot be said of Clark that she did not take the ordinary precautions against the newspapers. It was not a case of forgetfulness. She knew, of course, that reporters admitted to the House and Senate Chamber by skeleton keys go through all desks nightly, and that the Investigation Department of the Consolidated Press has its trained burglars make a house-to-house search on an average once a week during the sittings of Congress. Wild Mag had left her papers at the Impregnable Safe Deposit Vault; and there they would have been safe had not the Hourly, with its characteristic newspaper enterprise, engaged the services of the famous "Blinky" Foss, the most expert cracksman of the century, from the moment he emerged from the doors of Sing Sing after a fifteen years' imprisonment. This was at 3 P. M. on a Thursday. The swiftest biplane money could secure was waiting for him at the gate. By Friday morning at 7 o'clock the readers of the Hourly were able to gloat over the letter from "Mr. Senator" Morris to Wild Mag Clark, which the latter had deposited in the Impregnable at the very hour when "Blinky" was quitting the banks of the Hudson.

Just a word quoted from Mr. Foss' charming illustrated interview in the Sunday Messenger and we may leave him:

"I am glad to tell all your readers," he says, "of my deep contentment at being an honest man once more. There is just as much sport in cracking a safe now as there used to be; and now, working for a newspaper to get private papers, I am happily conscious that I am acting for the public good and am consequently free from persecution at the hands of the law. The Hourly," he adds with quiet humor, "pays me quite as much as I used to find in the ordinary safe, anyway."

But to go straight to unhappy, misguided Fred's letter.

"Dear Margaret," it began. I was profoundly grateful that it started in no more intimate fashion. "I thank you for the check. Fifteen thousand dollars is a tidy sum. It will enable me to take my ponies to Newport for the polo this year. It's handsome of those bighearted, humanitarian men in New York to encourage individual freedom in legislation and grafting. Deprived of a voice in the government of their country though they are, they are yet struggling to help. Our bill has gone through, and it is pleasant to have the reward.

"I appreciate the compliment you pay me in sending the check to me rather than to my wife. Hers was the vote in the Senate, of course. But my wife does not treat me, in the old, misguided way, as an inferior, but as an equal, a counselor, a friend. In this matter she and I are acting together. We are one."

There was a little more, thanks to the Wisconsin Senator for having developed his intelligence, but was this not enough hopelessly to compromise Effie? I turned fairly cold as I read the headlines:

"Independent Grafting. Senator Clark withholds from her colleagues money paid for passage of Baldwin-Mitchell Bill. Shares only with small clique."

"Senator Effie Morris accused of Treachery to Party. Indignation in Washington and in Rhode Island. Rumors that she will be asked to resign."

"'Unworthy traditions of Senate,' say Party Leaders."

And then snappier papers:

"Did Senator Morris know? Mr. Senator Morris' Letter to 'Dear Margaret.' Statement by Wild Mag."

And an hour later:

"Reported that Senator Effie repudiates her husband's authority to act for her. Said will sue for divorce."

The fat was indeed in the fire!

I shall never forget the midnight conference at my house. We had hoped to escape detection. But as we talked we could hear the reporters tapping on the roof, while the walls fairly sizzled as they tried to get through with X-rays to photograph us.

Fred was nervous, but looked very handsome in his agitation. He was dressed in black. There were, besides, Effie, Clark and myself.

"First of all I want to say," began Effie, "that I have every confidence in Fred's having been nothing more than foolish." *(Concluded on Page 32)*

Fred is One of the Happiest Husbands

AN IDOL OF CLAY

By Elmore Elliott Peake

ILLUSTRATED BY ROBERT EDWARDS

WHEN two barefooted urchins, with wet hair and white faces, raced up Main Street and announced between blue lips and chattering teeth that Percy Barton was drowned, the excitement was great. In less than five minutes a line of buggies and delivery-wagons was flying toward the river, a short mile away.

As the first of these vehicles approached the place of the tragedy, a kingfisher relinquished his perch on the rail of the bridge which spanned the swimming-hole and flew down stream with a complaining rattle. Then came stillness, ominous, solemn, oppressive, which was intensified rather than relieved by the monotonous *witchity-witchity* of a yellow-throat concealed in the willows on the opposite bank.

Lucius Blair felt it his duty, as president of the Farmers' National Bank, of which Barton had been cashier, to remain on the scene until darkness suspended the gruesome work of dragging the shallow river. Then he gathered up the drowned man's clothes for delivery to Barton's mother. As he lifted the waistcoat a slip of paper fluttered to the ground. Stooping for it, the banker's eye caught the name "Mildred," and he instinctively read the brief sentence appended:

"Without you, life is worthless. P. B."

Blair's niece, who lived with himself and wife, was named Mildred. Percy Barton had been paying her some attention of late and had spent the previous evening with her. For a moment Blair's hands trembled; then with characteristic decision he struck a match and reduced the bit of paper to a filmy cinder. Not for a cool ten thousand would he have had his niece read that note.

He rode home in a brown study. It was incredible to him that Mildred could have loved a man like Percy Barton, who had proposed to half the maidens in the village and was generally regarded as a "softy" in matters of the heart. Indeed, this posthumous note implied that she did not love him, that she had rejected his suit.

But she was of a poetic, romantic temperament—just the kind of a girl to fall a victim to a situation like the present one—and for a few days both Blair and his wife watched her closely for any symptoms of morbidity over Barton's death. She showed none. In fact, after the memorial service which was held in lieu of a funeral, Barton's body not having been recovered, she observed at the dinner-table, playfully but with a gentleness which left no harshness in her words: "Poor Percy! In Heaven there is no marrying or giving in marriage."

Yet a month later Mrs. Blair became convinced that the girl was passing under a cloud. She wore a preoccupied air, she began to neglect her beloved garden, spent hours by herself, saw less of her friends. The first tangible evidence of the trouble came one afternoon when the girl and her aunt were sewing on the veranda, in the seclusion afforded by the five-acre park which inclosed the house.

"Auntie," she began shyly, "have you ever thought how death clears our vision—I mean how much easier it is to see the good in people after they are dead and gone?"

"Of whom are you thinking?" asked Mrs. Blair, with affected carelessness.

"Of Percy Barton. No one took him very seriously. None of us girls cared to have him about. We used to make a good deal of fun of him, even to his face. I am convinced now that he was not so dense as we thought—that he saw through many of our jokes. Yet he never took offense. And as I look back on his life I can see that it was a lonesome one. He had no intimates among either men or women. Even his mother never seemed much interested in him. I have thought that if he hadn't been so lonesome, that if we had all been a little kinder to him, he might never have gone swimming all by himself and thus lost his life so prematurely."

Mrs. Blair stitched carefully for half a minute before answering. "I don't think, Mildred, that death clears our vision so much as it awakens our charity. When a person, especially a young person, is called to lay down life, we are willing to forget his faults and remember only his virtues. That, I think, is because he no longer has any power for good or evil here on earth and we relax our censorship, as it were. As to Percy's drowning, the chain of cause and effect in a human life is altogether too tenuous to be traced with any certainty by us. For all we know Percy might have been burned to death if he hadn't drowned, which would have been much more terrible. Or something might have happened to him worse than death in its most horrible form. But if I were you," she added tactfully, "I shouldn't dwell on such things. It is inclined to make one morbid."

"He Asked Me to Marry Him the Day Before He Died"

"Do you think me morbid?" asked Mildred, in an ominously tense tone.

"Certainly not, my dear. But I suspect from what you say that you may have been allowing your mind to run a little too much on Percy's death."

To the aunt's astonishment Mildred suddenly rose to her feet with brimming eyes.

"Then I shall never speak of him to you again!" she exclaimed, with a sob. "But I—I want to tell you now, once and for all, that he asked me to marry him the day before he died."

She hastened off, but her aunt stopped her with an authoritative: "One minute, Mildred! I can't permit you to leave me in such a spirit. You did not accept his proposal, did you?"

"No."

"And because you did not love him, was it not?"

"Yes."

"Then you are in nowise to blame."

"I I might have refused him in a more kindly way. And if I had had more time to think it over in—if those cruel waters had not so quickly sealed his mouth and ears, I—I——" Her voice failed her, and with her sweet mouth awry from distress she disappeared through the door.

Lucius Blair that evening listened with profound astonishment to an account of this event.

"Is the girl bewitched!" he cried. "Why, two weeks ago, when I was over at Easton, I asked Kate if she knew anything of the relations between Mildred and Percy at the time he died. She merely laughed at the fears I had expressed and got me this letter." He fumbled through a packet of tattered envelopes drawn from his hip pocket. "I think it's here. I clean forgot to show it to you. In fact, I didn't think it worth while. We had decided that Mildred—here it is! Listen. 'Dear old Kit: It is almost midnight, but I am as wide awake as a boy at a circus. In fact, I am excited! I have just had a proposal of marriage. How about that? And you sentenced me to spinsterhood for life, over three years ago. Well, to be truthful, I may serve the sentence yet, for I refused the gentleman's hand. I didn't even let him kiss me, which is considered an extremely austere attitude to assume here in Horton, at such a crisis. Can you guess who it was? Just Percy! Heretofore, I have felt a little aggrieved over being the only member of Horton's feminine Four Hundred to whom he had not proposed. Now I suppose I shall be presented with my badge at the next regular meeting of the P. B. P.'s—the Percy Barton Proposees—last word copyrighted. Good-night, with love to the toddlers and their mamma.'

"Now, Sarah," observed Lucius, lighting a cigar and sending ceilingward three globular puffs, like toy balloons, "this letter graphically portrays Mildred's true feelings toward Percy Barton. Her talk this afternoon portrayed her hallucination—delusion—illusion—obsession. But, whatever we call it, it's got to be broken up, and you are just the one to do it, Sarah. It's a woman's work, not a man's."

"As a man, would it be beneath you to outline a plan?" asked Sarah with gentle sarcasm.

"You can't do such things by plan," blustered the head of the house. "Just adapt yourself to circumstances. Be guided by the inspiration of the moment. Seize every opportunity. Watch her. Divert her mind. Occupy her time." He accompanied each explosive sentence with a flirt of his hand which, in spite of the gravity of the occasion, caused his wife to smile.

Nevertheless, she assumed the great task assigned her. She became Mildred's companion. She planned picnics, lawn parties, card parties, drives. She took her patient to a mountain resort for five weeks. She even contemplated six months in Europe. But at this last Mildred shook her head; and thenceforth, as if she had pressed some spring too hard, Sarah Blair recognized that her influence was on the ebb. Mildred even evaded her presence. She abandoned all social affairs of her own and absented herself from those of others. Her girl friends fell away one by one until from being the most popular young woman in the village she became little better than a recluse.

She had never spoken of Barton since that momentous afternoon on the veranda, but her uncle and aunt knew that she was like one who refuses to exhibit his idol to infidel eyes. Nevertheless, she one day installed a photograph of Barton on her dresser—after digging it out of a box of antiquated bric-à-brac into which she had half-contemptuously tossed it on the evening of its presentation. Next a little manikin, which he had idly whittled out for her one Sunday afternoon, was rescued from the grass into which she had covertly dropped it, and, all weather-stained and cracked though it was, given a place in her room. She also bordered with shells, like a cemetery lot, a little plot of bulbous plants which he, dropping in after banking hours one day, had insisted on setting out for her.

As time passed her grief for the dead became even bolder. When a fraternal order erected a tawdry little shaft to Barton's memory she contributed fifty dollars—nearly half its cost. Finally, she called upon Mrs. Barton, for the first time in her life.

Mrs. Barton was a tall, plump, peroxide blonde, with a businesslike, handsome blue eye. She had the reputation of being a sloven at home, but on the street she was always belted, buckled and corseted in a manner that exhibited rather than restrained her robust physique. It was commonly believed that before she married Mr. Barton she was a chorus girl, and "down on her luck" at that. She did not belong to Mildred's set. In fact, she belonged to no set. She was in a class of her own, and she differed from Mildred as a sunflower differs from an Easter lily.

Yet, strange to say, in this very woman Mildred soon found the most intimate companion of her life. She discovered, among other things, that Mrs. Barton, contrary to popular belief, had been a most affectionate mother. The latter told stories by the hour of Percy's childhood: how, for instance, when Mr. Barton died, the seven-year-old boy carried in her wood, split kindling, went after the cow, and wiped the dishes for her; how, when he was only nine, and she fell sick and the neighbors held aloof, he had made coffee and cooked a steak; how, when she took in sewing to keep the wolf from the door, and night would find her almost exhausted, he would get down on his knees and work the pedal of her sewing-machine with his little hands. Yet, in spite of these hardships and the loss of her son, Mrs. Barton possessed a cheerful philosophy of life, accepted social isolation without a murmur and never complained of the world's injustice.

Just once she struck a discordant note in Mildred's bosom. That was when, after having had the girl over for supper, she had asked for the loan of a hundred dollars. The amount, in the absence of any explanation of its intended use, seemed rather large to Mildred, and for just an instant she hesitated. Whereupon the elder woman quickly added: "If Percy were still with me, Mildred, he would work his fingernails to the quick to save me the humiliation of asking such a favor. I feel as if I am presuming on your friendship and ——"

"Stop!" exclaimed the generous girl, already regretting her hesitation. "It would be a poor kind of friendship which would be strained by an appeal like yours. I have the money and don't need it; you haven't it and do need it. That settles the matter."

The next afternoon she brought over a check for the amount. She knew that the check was likely to pass under her uncle's eye at the bank; but she was fast approaching a point where she intended to do penance by throwing off all disguise of her love for the dead Percy Barton. Indeed, a few days later, on the anniversary of Percy's death, she crossed the Rubicon by driving down Main Street in her dogcart with Mrs. Barton by her side, the arms of both full of flowers, to be laid at the foot of the memorial shaft in the cemetery.

Lucius Blair, observing the sight from the window of his private office, turned and wept. He was beginning to stoop under his burden, which of late had become heavier. A specialist from the city, whom he entertained under the guise of a friend, had advised him to let Mildred alone, that her malady would only be increased by interference, and that it might or might not prove self-healing. In addition to the feeling of helplessness thus imposed he had recently made a discovery regarding Percy Barton's past which put Mildred's infatuation in a still more pitiable light. For that reason he had not yet communicated the discovery to his wife; but an event was near which left him no choice in the matter.

One afternoon Mrs. Barton, wearing finery which had been paid for with the proceeds of Mildred's check, entered Blair's private office in her aggressive manner. Her puffed yellow hair was surmounted by a white lace hat. Her plump, firm-looking cheeks were freely rouged, and her thin waist showed to the best advantage her columnar neck, wide shoulders and ample breast.

She was closeted with the banker for nearly two hours, while the clerks outside speculated curiously on the character of the business which could wring from the president an audience of that length with a woman whom he was known to despise. Immediately after her departure Blair himself left the bank and hastened home.

"Sarah," he said at once, in a tremulous voice, "I bring an astounding piece of news. Percy Barton is not dead. He is alive and well. His drowning was all a hoax. I have the fact from his mother."

Mrs. Blair scanned her husband's face dumbly.

"His motive for the hoax, as I now know," he continued, "was to escape the penitentiary. About a month ago, in looking over the papers of an old estate which we are caring for, I discovered that a note for twenty-five hundred dollars was missing. Percy, who handled such matters, had negotiated it and kept the money."

"Lucius, it sounds like a fairy tale!" declared his amazed wife. "Why did Mrs. Barton reveal the secret of Percy's existence to you?"

"She wanted to know whether or not I would prosecute him if he came back. Think what that means! That she-devil, that hell-cat, that—that Jezebel has known from the beginning that her son was alive. She has played with our poor, sick little girl as a cat plays with a mouse. God himself must have saved me this afternoon, for I felt a madness coming on. I could have choked her to death as I would a Borgia." He gave way to his emotions for a moment, then, wiping his eyes, added: "She has waited all this time to discover what my course regarding her son's crime would be. It's not becoming public must have mystified her. Then Mildred fell into her hands and, learning the state of the girl's heart, she at once jumped to the conclusion that I had suppressed the crime for Mildred's sake—as, indeed, I have."

"It will be no easy task for him to explain his disappearance to the community," observed Mrs. Blair thoughtfully. "I wonder why he should wish to return at all."

"My dear, although my tongue balks at the words, I think I can tell you," said Lucius gravely. "He hopes to marry Mildred."

Mrs. Blair first went red, then white.

"He proposed to her in the first place in order to save his skin, as I have always believed," went on the banker, "for he knew that as Mildred's husband he would never be prosecuted by me. That failing, he fled, but left that note behind for his mother to make public and thus seal my mouth. Now, having by a mere stroke of luck got hold of Mildred and learned the depth of the girl's infatuation, she has probably written Percy that the plum is ripe."

"Lucius," observed Mrs. Blair in horror, "do you suppose for an instant that Mildred would marry a thief? Why, the merest hint of his betrayal of his trust would turn her from him."

"Don't deceive yourself," answered the banker gloomily. "No power on earth could make Mildred believe that Percy Barton is a thief. She'd admit the act, of course, but she'd explain it away. You must remember that we are dealing with a person who has lost reason, judgment, power of discrimination, sense of proportion. In other words, my dear, with a person who is not quite sane."

He laid his hand upon the woman's bowed head for a moment; then he continued: "We wouldn't have believed a year ago that she could ever love Percy Barton or his ghost. We wouldn't have believed that she could ever have made an intimate of Tot Barton. What reason have we to believe that she won't marry Percy?"

"Don't let him come back!" pleaded the wife.

"I can't help it. I would sooner see Mildred in her shroud than in bridal trappings for that man. But it is for her, not us, to choose. We have no right to keep the fact of Percy's existence from her. Nor could we if we chose. This infamous Tot Barton is bold as well as clever. She will not relinquish Mildred's fortune without a struggle. She would prefer that I reveal the fact of Percy's existence to Mildred, but if I don't she will. She would prefer that Mildred marry him here, in our house, with a show of respectability; but if that can't be she'll see that Mildred gets to Percy."

"But you'll give her a chance to pass on Barton's defalcation? You won't let her marry him in ignorance of it?"

"No. I shall make Barton himself confess his theft to her," answered Lucius defiantly.

. . . . . .

Very carefully, very gently, with infinite tact and love, Lucius Blair and his wife broke to their niece the tremendous news that the man whom she had mourned as dead was still among the living. Mildred stared at them vacantly, as if doubting either their senses or her own; but as Mrs. Blair went on, in her low, sympathetic voice, becoming more and more explicit, gathering up the loose threads of the story, filling in the gaps, adding one bit of evidence to another, Mildred grew paler and paler, until at last, clutching her bosom as if in pain, she swooned.

When she was partially revived her first words were: "Oh, dear, dear God, how good you are to me!" Slipping to her knees, she made no sound, uttered no word; but the two spectators knew that her body and soul were fused in prayer.

It was a solemn moment. Mrs. Blair veiled her eyes with her handkerchief, as if the sight were too sacred to be looked upon. Blair looked, but as one who sees not. Then, rising, Mildred tenderly kissed each of them, and melted away as noiselessly as a ghost.

It was then about nine o'clock. At eleven, the husband and wife, still discussing the situation, were conscious of a rustle in the hall. The next moment Mildred, draped in her white nightgarb, appeared in the doorway and rested her thin, bare forearm on the jamb to steady herself. Her lips twitched and her face was drawn with distress.

"Uncle—Auntie!" she cried out in the shrill voice of despair, "if he is alive and loves me, why has he never written?"

Came silence for a moment upon which the ticking of the clock fell like hammer blows.

"He had a reason, my dear," answered Blair soothingly. "That is a part of the mystery of his disappearance. In time you shall know all—from his own lips."

"But why did he go away at all?" she cried.

"Possibly because he did not know that you loved him. Be patient and you shall know all."

"Was he insane?" she asked suddenly, with a glittering eye. "If he was tell me. It will be no kindness to deceive me."

"He was not insane," answered Blair, with perspiration beading his brow. "He is alive and well."

"Uncle, dear," she observed, after a pause, "I will await the time patiently if I can. Just tell me that everything is all right—that I shall be the happiest girl in the world when Percy is restored to me, and then I shall go to bed and to sweet dreams."

Blair hesitated. Perhaps this was the accepted moment in which to knock the scales from her eyes! But her thin arm, her appealing eyes were too much for him, and he dared not hold to her eager lips a cup of gall in the shape of truth, when she thirsted for a still sweeter draught than he had yet vouchsafed her.

"Everything will be all right," he answered.

Her fever-bright eyes filled with cooling tears,

"You Have Me Coppered. Pass the Word, and I Go to the Pen"

she smiled gratefully—more like her old self than she had been in months—and with a tremulous good-night vanished down the hall.

At eleven o'clock one night, about two weeks later, Blair sat in the bank awaiting Percy Barton, who had decided to drop into Horton with the least possible splash—in short, after dark. Finally there came brisk footfalls on the sidewalk, and some one softly whistling My Old Kentucky Home rattled the latch of the outside door three times—a signal used by favored customers to gain admittance to the bank after hours. Blair, with a quickened pulse but a determination to maintain his self-control, turned the key and opened the door.

The two men gazed silently at each other for the fraction of a minute. Then Barton quietly extended his hand. It was a plumper hand than formerly; in fact, there was nothing about the man to suggest the traditional fugitive from justice. He looked sleek and prosperous. His pink cheeks sagged from fatness. His double chin rested upon a cravat as gay as a butterfly's wing. He wore a plaid cassimere suit, loud but perfectly tailored, topped off with a pearl-gray fedora hat. A green silk handkerchief peeped from his upper outside pocket. Between his teeth he held a corpulent, black cigar.

"Glad to see you again, Mr. Blair," he observed easily, as the banker, after an instant's hesitation, accepted the proffered hand. "I presume it would be too much for me to expect you to say the same."

"It would, Percy," returned Blair, locking the door and leading the way back to his room.

"You are not looking well," observed Barton, as he sat down at the table where he and the man before him had held many a confidential conversation in days gone by.

"I am not well. I have had a great deal on my mind and heart of late."

"I understand," murmured the young man. "Mother has written me that Mildred has not been at all well. Mr. Blair, I am sorrier for all this than I can ever tell you. I'm sorry that I proved false to my trust, and I shall never forget your kindness in refraining from prosecuting me. I'm doubly sorry for having left the way I did, on account of the effect it seems to have had on Mildred; but I supposed that when she learned the truth about me all regard for me would instantly vanish."

Blair did not answer at once. He was wondering if he had better speak of the note Percy had left behind; but he decided not to.

"Why did you take that money?" he asked abruptly.

"The old story. I got to speculating. When I began to run behind I distributed my borrowings from the bank—as I called them—through a number of different accounts. When they got too big to be safely covered that way I took them all up, as you know, by the returns from one of those Fager notes. I felt easier then. But when old Lorenzo Fager died I feared the papers might be examined, and I lost my nerve and skipped. But I'm going to pay that money back some time, Mr. Blair, and I'd like to begin by handing you a hundred dollars tonight."

He drew a plethoric billbook from his hip-pocket, but Blair waved the money aside.

"I have no right to compromise a crime with you. Tell me what you have been doing since you left here."

Barton, flushing at the detection of his ruse, restored the bills to their place. He began cheerfully enough, however:

"I first worked in a railroad restaurant for five a week and board. Then, thinking I'd been there long enough if you should have happened to discover my shortage and set detectives on my trail, I moved on and got a job in a grocery store—eight a week and no board. Quite a come-down from my salary here! After that I was an assistant baggage-master, a waiter in another restaurant and a porter in a hotel all in different towns. Then I got in with a real-estate agent. Through him I got in with a broker, and now I've just set up a little brokerage office of my own."

"A little bucketshop, I presume you mean," interposed Blair icily.

"Same thing. Both kinds live on lamb-fleece. The point is, I'm not flat. I'm not back here to beg a job. Last week, sir, I made two hundred dollars."

"How much did you lose the week before?"

Barton exhaled a voluminous puff of smoke and smiled wisely. "I see you know the game all right."

"Well, it's growing late," observed Blair, snapping his watch after they had talked half an hour. "I don't know that this interview has done either of us any good. I hardly know why I asked for it."

"It's done me good," declared Barton. "You are the one person in town that I dreaded to meet. I except Mildred, of course," he added, as an afterthought. "I can't talk to her as I can to you. But I've forgotten to ask whether you wish me to talk to her or not." If there was any cunning in the question his small, gray, pin-pupiled eyes did not betray it.

"My wishes have nothing to do with that matter, Percy. Mildred is a woman and has her rights. I know that she expects you to call—I know that she wants you to, as also you doubtless know too. If she hadn't wanted to see you you wouldn't be here tonight."

Barton was reflective for a moment. "Mr. Blair, will you tell me one thing? Does she know of my defalcation?"

"She does not. I saw no object in telling her, as long as we thought you dead; and as soon as I learned that you were not dead and were coming back I preferred that you should tell her that yourself."

The subtle gleam in the banker's eyes did not disconcert Barton, who, after another moment of thought, went on:

"Mr. Blair, I wish to marry Mildred—with your permission. I have loved her a long time and I believe that she loves me."

"She refused to marry you once," said the elder man pointedly. "Why do you believe that she loves you?"

"Because of what my mother has written me," answered Barton, looking his interlocutor straight in the eye.

"But when you tell her of your stealings, to use a plain word?"

"I don't believe that would affect her love," answered Barton boldly. "It was not such a heinous thing. Many a good man has fallen into the same snare."

"You entertain original notions of a woman s love," observed the banker sarcastically.

"No more original than your own. If you had believed that a knowledge of that transaction would have destroyed Mildred's love for me, would you not have told her?"

"Go on with your proposition," answered Blair evasively.

"But it would shock her, I'll admit. It would be a thorn in her side. She would grieve over it for a long time. And, Mr. Blair, the very first question she would ask would be: 'Why did not my dear uncle tell me this long ago?'"

The perspiration oozed from the banker's brow. "What are you leading up to?" he demanded harshly.

"To get your permission not to tell her of that ugly thing at all," answered Barton, leaning forward in his earnestness. "I'll be candid. A confession on my part might mean a rejection of my suit, but not because she had ceased to love me. Pride would be the cause. And what would be gained thereby? Would her health improve? Would she be happier? Or would she not be infinitely more miserable than she is now?"

From the time that Barton was an office boy in the bank, Blair could never quite decide whether he was a genius or a fool; and now, in the silence which followed Barton's startling speech, the same uncertainty presented itself again.

"Without confessing your shortage to Mildred, how could you explain to her your mysterious disappearance and your silence of over a year?" he asked, as a poser.

"I should tell her that when she refused to marry me I took it for granted that she did not love me—as I did. That I resolved to leave this place forever, in such a manner that she would never again hear from me or of me."

"I Shall Never Again Complain of Anything That May Befall Me"

"And you came back because ——" The banker paused sardonically.

"Because I learned through my mother that she still loved me."

"And your mother did not write months before, though she was an almost daily witness of the girl's sufferings, because ——"

"Because she doubted if Mildred would be allowed to marry me, and could not be certain that I still wanted to marry her."

The banker gazed at the youth with a curious mixture of emotions, uncertain whether to smile at his ingenuity or to kick him out of the room.

"Young man," said he finally, "are you aware that you are proposing to me one of the most monstrous, most revolting conspiracies that was ever hatched in a villain's brain? You are asking me to betray my girl into the sacredest of all relations with a man whom I know to be a thief, and who, I have every reason to believe, desires to marry her only from mercenary motives. Would any man seek to win a woman he truly loved by spinning a tissue of lies?"

"I have already won her," retorted Percy, without anger. "I would simply save her feelings by what you choose to call a tissue of lies—just in the same manner as you and Mrs. Blair have saved them. Now, Mr. Blair, it's simply up to you. To prove my sincerity, I'll leave town before daylight, if you say so, without seeing Mildred; or I'll see her and tell her the truth; or I'll see her and suppress the truth, for the reasons I have given; or I'll do anything else that you say. Moreover, I'll not lure her away to some other place and then marry her. You have me coppered. Pass the word, and I go to the pen."

The banker passed his hand wearily over his hot brow. It was difficult to pierce the fellow's guard; in fact, there was only one way to do it—tell Mildred everything, regardless of the consequences, whether it killed her or cured her. It was a plan which had offered itself many times before, only to be rejected because it seemed cowardly, seemed merely a shifting of responsibility from his shoulders to Mildred's frailer ones, and because he knew of the poignant suffering it would entail.

But tonight, when sick at heart over the mesh of circumstances which entangled him, and nauseated by the double part he was forced to play, Blair was again prompted, as by inspiration, to lay aside expediency—which is but a blind man's groping—and to tell the truth to Mildred, and leave the results with a Power whose justice, mercy and wisdom infinitely transcended his own. Suddenly calmed by the thought, he said quietly, as he rose and reached for his hat:

"I will think your proposition over tonight, and tomorrow morning, at eight o'clock, I'll stop at your house and give you my final decision."

It was a divine night. At this late hour the village, with its maple and elm arched, deserted streets, patched with filtered moonlight, seemed as fresh and pure as the Garden of Eden when the first pair walked in the cool of the morning. It seemed a symbol in some way to Lucius Blair of the righteousness of his decision, and as he softly climbed the stairs at home he felt a buoyancy which had been denied him for months.

"Uncle!"

At the call, as soft as the eerie whispering of a zephyr, Blair struck the earth again, as it were, with a thud.

"Yes," he answered uncertainly.

He entered Mildred's room, the door of which stood ajar, as always in warm weather. Mildred was gowned for bed, but half sat, half lay on a window seat, her head pillowed on one arm, her tawny hair flooded with moonlight. As he approached her she lifted a face which glowed with seraphic beauty and a happiness hardly of earth.

"You have seen him?" she whispered.

"Yes."

"And when—oh, Uncle, when will he come to see me?"

Blair battled manfully with his old temptation—and then went down in defeat. He could more easily have struck down with his fist her supplicating face than tell her the truth about Percy Barton at that moment.

"Tomorrow morning, in the summer-house, at nine o'clock, if that suits you," he answered in a low voice.

She silently encircled his neck with her arms. After what seemed a considerable interval, she said, in a hushed, worshipful voice: "Uncle Lucius, I shall never again complain of anything that may befall me in this world. I shall never again doubt the love and tenderness of our Heavenly Father."

In the little embowered inclosure which nestled among the trees Mildred Blair awaited the man who had been raised from the dead for her—the man of whom she had dreamed almost as persistently by night as she had thought by day—the

(Concluded on Page 40)

AILSA PAIGE

By Robert W. Chambers

ILLUSTRATED BY FRANCIS VAUX WILSON

IV

IT WAS almost mid-April, and still the silvery-green tassels on the wistaria showed no hint of the blue petals folded within; but the maple's leafless symmetry was already veined with fire. Faint perfume from Long Island woodlands, wandering puffs of wind from salt meadows, freshened the city streets; St. Felix Street boasted a lilac bush in leaf; Oxford Street was gay with hyacinths and a winter-battered butterfly; and in Fort Greene Place the grassy dooryards were exquisite with crocus bloom.

Peace, good will and spring on earth, but in men's souls a silence as of winter.

To Northland folk the unclosing buds of April brought no awakening; lethargy fettered all, arresting vigor, sapping desire. An immense inertia chained progress in its tracks, while overhead the gray stormwrack fled away—misty, monstrous, gale-driven before the coming hurricane.

Still, for the Northland, there remained now little of the keener suspense since those first fiery outbursts in the South; but all through the winter the dull pain throbbed in silence as star after star dropped from the old galaxy and fell flashing into the new.

It was a time of apathy, acquiescence, stupefied incredulity; a time of dull faith in destiny, duller resignation.

The printed news was read day after day by a people who understood nothing, neither the cautious arming nor the bold disarming, nor the silent fall of fortified places, nor the swift dismantling of tall ships. Nor did they comprehend the ceaseless tremors of a land slowly crumbling under the subtle pressure, nor realize that at last the vast disintegration of the matrix would disclose the forming crystal of another nation cradled there, glittering, flaming under the splendor of the Southern skies.

A palsied old year went out. The old man—he who had been President—went with it. A new year came in, and on its infant heels shambled a tall, gaunt shape that seated itself by the White House windows and looked out into the murk of things with eyes that no man understood.

And now the soft sun of April spun a spell upon the Northland folk; for they had eyes, but they saw not; ears had they, but they heard not; neither spoke they through the mouth.

To them only one figure seemed real, looming above the vast and motionless mirage where a continent stood watching the parapets of a sea-girt fort off Charleston. But the nation looked too long; the mirage closed in; fort, sea, the flag itself, became unreal; the lone figure on the parapet turned to a phantom. God's will was doing. Who dared doubt?

. . . . . .

"There seems to be no doubt in the South," observed Ailsa Paige to her brother-in-law one fragrant evening after dinner, where in the dusk the family had gathered on the stoop after the custom of a simpler era.

Along the dim street long lines of front stoops blossomed with the light spring gowns of women and young girls—pale, dainty clusters in the dusk, set with darker figures where sparks from cigars glowed and waned in the darkness.

Windows were open, here and there a gas jet in a globe flickered inside a room; but the street was dusky and tranquil as a country lane, and unilluminated save where at far intervals lamp-posts stood in a circle of pale light around which a few moths hovered.

"The rebels," repeated Ailsa, "appear to have no doubts, honest or otherwise. They've sent seven thousand troops to the Charleston fortifications, the paper says."

Stephen Craig heard his cousin speak, but made no response. He was smoking openly and in sight of his entire family the cigar which had heretofore been consumed surreptitiously. His mother sat close to his shoulder, rallying him like a tormenting schoolgirl, and at intervals turning to look back at her husband, who stood on the steps beside her, a little amused, a little proud, a little inclined to be critical of this tall son of his who yesterday had been a boy.

The younger daughters of the house, Paige and Marye, strolled past, bareheaded, arms linked, in company with Camilla and Jimmy Lent.

"Oh, Dad!" called out Paige softly, "Jim says that Major Anderson is to be reënforced at once. There was a bulletin this evening."

"I am very glad to hear it, sweetheart," said her father, smiling through his eyeglasses.

Stephen bent forward across his mother's shoulder: "Is that true, Father?"

"You Will—Love Me—Best—Anyway, Curt—Won't You?"

"Camilla's brother has probably been reading the Tribune's evening bulletin. The Herald bulletin says that the Cabinet has ordered the evacuation of Fort Sumter; the Times says Major Anderson is to be reënforced; the World says that he abandoned the fort last night; and they all say he has been summoned to surrender. Take your choice, Steve," he added wearily. "There is only one wire working from the South and the rebels control that."

"Are you tired, Curt?" asked his wife, looking around and up at him.

He seated himself and readjusted his eyeglasses:

"No, dear, only of this nightmare we are living in——" He stopped abruptly; politics had been avoided between them. There was a short silence; he felt his wife's hand touch his in the darkness—sign manual of a tender respect for his perplexity, but not for his political views.

"Forgive me, dear, for using the word 'rebel,'" he said, smiling and straightening his shoulders. "Where have you and Ailsa been today? Did you go to New York?"

"Yes. We saw the Academy, and oh, Curt! there are some ve'y striking landscapes, too by Gifford; and the cutest portrait of a girl by Wiyam Hunt. And your friend Bierstadt has a Western scene—all fireworks! and, dear, Eastman Johnson was there—and Kenett sent such a cunning little landscape. We lunched at Taylor's." She lowered her voice to a whisper: "Ailsa did look too cute fo' words; I declare, she is the most engaging little minx. Eve'y man sta'ed at her. I wish she would marry again and be happy. She doesn't know what a happy love affair can be poor baby!"

"Do you?" asked her husband.

"Are you beginning to co't me again, Curt?"

"Have I ever ceased? you little rebel!"

"No, thank God!" she said under her breath. And then suddenly a tiny shock passed through her, perfectly inexplicable unless it had to do with the realization of her married happiness was, perhaps, a reaction from it, shadowed by a characteristically human dread of the unseen gods.

"By the way, Celia," he said, smiling, "that young man cousin of yours Berkley turned up promptly today. I gave him a room in the office."

"That was certainly ve'y frien'ly of you, Curt," she responded warmly. "You will be patient with him, won't you?"

"I've had to be already; I gave him a commission to collect some rents and he came back fifty dollars short, calmly explaining that one of our lodgers looked poor and he hated to ask for the rent."

"Oh, Curt—the boy is ve'y sweet and wa'm-hearted. Were you cross with him?"

"Not very; I imparted a few plain truths—very pleasantly, Celia. He knew better; there's a sort of an impish streak in him—also, an inclination for the pleasant by-ways of life. . . . He had better let drink alone, too, if he expects to remain in my office. I told him that."

"Does he? The foolish baby!"

"Oh, probably not very much; I don't know. He's likable, but—he hasn't inspired me with any overwhelming respect and confidence. His record is not exactly savory. But he's your protégé, and I'll stand him as long as you can."

"Thank you, Curt. We must be gentle to him. I shall ask him to dinner and we can give a May dance, perhaps—something informal and pretty. What is the matter, Curt?"

"Nothing, dear. . . . Only, I wouldn't plan anything just yet—I mean, for the present—not for a few days, anyway——"

He shrugged, removed his glasses, polished them on his handkerchief, and sat holding them, short-sighted eyes lost in reverie.

His wife endured it to the limit of patience.

"Curt," she began in a lower voice, "you and I gen'ally avoid certain matters, dear—but—ev'y-thing is sure to come right in the end—isn't it? The No'th is going to be sensible."

"In the—end," he admitted quietly. And between them the ocean sprang into view again.

"I wonder——" She stopped, and again that inexplicable uneasiness stirred in her breast. She looked around at her son; her left hand fell protectingly upon his shoulder, her right, groping, touched her husband's sleeve.

"I am—well cared for—in the world," she sighed happily to herself. "It shall not come nigh me."

Stephen was saying to Ailsa:

"There's a piece of uptown property that came into the office today which seems to me significant of the future. It would be a good investment for you, Cousin Ailsa. Some day Fifth Avenue will be built up solidly with brown-stone mansions as far as the Central Park. It is all going to be wonderfully attractive when they finish it."

Ailsa mused for a moment, then:

"I walked down this street to Fort Greene this afternoon," she began, "and the little rocky park was so sweet and fragrant with dogwood and forsythia and new buds everywhere. And I looked out over the rivers and the bay and over the two cities, and, Steve, somehow—I don't know why—I found my eyes filling with tears. I don't know why, Steve——"

"Feminine sentiment," observed her cousin, smoking.

Mrs. Craig's fingers became restless on her husband's sleeve; she spoke at moments in soft, wistful tones, resting one cheek on her closed left hand and watching her younger daughters and their friends grouped under the trees in the dusk. And all the time, whatever it was that had brought a new unease into her breast was still there, latent. She had no name to give it, no reason, no excuse; it was too shadowy to bear analysis, too impalpable to be defined, yet it remained there; she was perfectly conscious of it as she held her husband's sleeve the tighter.

"Curt, is business so plaguey poor because of politics?"

"My business is not very flourishing; many men feel the uncertainty; not everybody, dear."

"When this—matter is settled everything will be easier for you, won't it? You look so white and tired, dear."

Stephen overheard her:

"The—matter as you call it won't be settled without a row, Mother—if you mean the rebellion."

"Such a wise boy with his new cigar," she smiled through a sudden resurgence of uneasiness.

The boy said calmly: "Mother, you don't understand; and all the rest of the South is like you."

"Does anybody understand, Steve?" asked his father, slightly ironical.

"Some people understand there's going to be a big fight," said the boy.

"Oh! Do you?"

"Yes," he said, with the conviction of youth. "And I'm wondering who's going to be in it."

"The militia, of course," observed Ailsa scornfully. "Camilla is forever sewing buttons on Jimmy's dress uniform; he wears them off dancing."

Mr. Craig said, unsmiling: "We are not a military nation, Steve; we are not only non-military but we are unmilitary—if you can understand what that means."

"We once managed to catch Cornwallis," suggested his son, still proudly smoking.

"I wonder how we did it?" mused his father. "They were another race—those catchers of Cornwallis—those fellows in blue-and-buff and powdered hair."

"You and Celia are their grandchildren," observed Ailsa; "and you are a West Point graduate."

Her brother-in-law looked at her with a strange sort of humor in his handsome, near-sighted eyes:

"Yes; too blind to serve the country that educated me. And now it's too late; the desire is gone. I have no inclination to fight, Ailsa. Drums always annoyed me. I don't particularly like a gun. I don't care for a fuss. I don't wish to be a soldier."

"There is not and there never will be any necessity for your being a soldier," said his wife. And through and through her shot a bright shaft of fear. Now she began to understand—and yet she could not comprehend the dreadful birthgift bestowed on women—the clairvoyant instinct that warns before the senses perceive, stirring, prophesying in darkness.

"Curt"

Ailsa said, "I rather like the noise of drums. I think I'd like—war."

"Molly Pitcher! Molly Pitcher! Of what are you babbling?" whispered Celia, laughing down the flashes of pain that ran through her heart. "Wars are ended in our western world; didn't you know it, grandchild of Vikings? There are to be no more Lake Champlains—only debates, *n'est-ce pas*, Curt?—very grand debates between gentlemen of the South and gentlemen of the North in Congress assembled ——"

"Two Congresses assembled," said Ailsa calmly, "and the debates will be at long range ——"

"By magnetic telegraph if you wish, Honey-bell," conceded Celia hastily. "Oh, we must not begin disputin' about matters that nobody can possibly he'p. It will all come right; you know it will, don't you, Curt?"

"Yes, I know it—somehow."

Silence, fragrance and darkness, through which rang the distant laugh of a young girl. And very, very far away sounds arose in the city, dull, indistinct, lost for moments at a time, then audible again, and always the same sounds, the same monotony and distant persistence.

"I do believe they're calling an extra," said Ailsa, lifting her head to listen.

Celia listened too.

"Children shouting at play," she said.

"They are calling an extra, Celia!"

"No, little Cassandra; it's only boys skylarking."

For a while they remained listening and silent. The noises still persisted, but they sounded so distant that the light laughter from their neighbor's stoop drowned the echoes.

Later Jimmy Lent drifted into the family circle.

"They say that there's an extra out about Fort Sumter," he said. "Do you think he's given up, Mr. Craig?"

"If there's an extra out the fort is probably safe enough, Jim," said the elder man carelessly. He rose and went toward the group of girls and youths under the trees.

"Come, children," he said to his two daughters, and was patient amid indignant protests which preceded the youthful interchange of reluctant good nights.

When he returned to the stoop Ailsa had gone indoors with her cousin. His wife rose to greet him as though he had been away on a long journey, and then, passing her arms around her schoolgirl daughters and nodding a mischievous dismissal to Jimmy Lent, walked slowly into the house. Bolts were shot, keys turned; from the lighted front parlor came the notes of the sweet-toned square piano and Ailsa's voice:

. . . Dear are her charms to me,
Dearest her constancy,
Aileen aroon ——

"Never mind any more of that silly song!" exclaimed Celia, imprisoning Ailsa's arms from behind.

Youth must with time decay,
Aileen aroon.
Beauty must fade away,
Aileen aroon ——

"Don't, dear! please ——"

But Ailsa sang on obstinately:

Castles are sacked in war,
Chieftains are scattered far,
Truth is a fixed star,
Aileen aroon.

And, glancing back over her shoulder, she caught her breath quickly: "Celia! What is the matter, dear?"

"Nothing. I don't like such songs—just now ——"

"What songs?"

"I don't know, Ailsa; songs about war and castles: little things plague me. . . . There's been altogether too much talk about war—it gets into ev'ything, somehow; I can't seem to he'p it, somehow ——"

"Why, Celia! You are not worrying?"

"Not fo' myse'f, Honey-bud. Somehow, tonight—I don't know—and Curt seemed a little anxious." She laughed with an effort; her natural gayety returned to buoy her above this indefinable undercurrent of unrest.

Paige and Marye came in from the glass extension where their father was pacing to and fro, smoking his bedtime cigar, and their mother began her invariable running comment concerning the day's events, rallying her children, tenderly tormenting them with their shortcomings—undarned stockings, lessons imperfectly learned, little household tasks neglected—she was always aware of and ready at bedtime to point out every sin of omission.

"As fo' you, Paige, you are certainly a ve'y rare kind of Honey-bird, and I reckon Mr. Ba'num will sho'ly catch you some day fo' his museum. Who ever heard of a shif'less Yankee girl except you and Marye?"

"Oh, Mother, how can we mend everything we tear? It's heartless to ask us!"

"You don't have to try to mend ev'ything. Fo' example, there's Jimmy Lent's heart ——"

A quick outbreak of laughter swept them—all except Paige, who flushed furiously over her first affair.

"That poor Jimmy child came to me about it," continued their mother, "and asked me if I would let you be engaged to him; and I said: 'Certainly, if Paige wants to be, Jimmy; I was engaged myse'f fo' times befo' I was fo'teen ——'"

Another gale of laughter drowned her words, and she sat there dimpled, mischievous, naïvely looking around, yet in her careful soul shrewdly pursuing her wise policy of airing all sentimental matters in the family circle—letting in fresh air and sunshine on what so often takes root and flourishes rather morbidly at sixteen.

"It's absurd," observed Ailsa. "At your age ——"

"Mother was married at sixteen! Weren't you?"

"I certainly was; but I am a bad rebel and you are good little Yankees; and good little Yankees wait till they're twenty-odd befo' they do anything ve'y ridiculous."

"We expect to wait," said Paige with dignity.

"You've four years to wait, then," laughed Marye. "What's the use of being courted if you have to wait four years?"

"And you've three years to wait, silly!" retorted Paige. "But I don't care; I'd rather wait. It isn't very long now. Ailsa, why don't you marry again?"

Ailsa's short red lip curled her comment upon the suggestion. Slim limbs extended and crossed, she sat under the crystal chandelier reading a southern newspaper which had been sent to Celia. Presently her agreeable voice sounded in appreciative recitation of what she was reading.

"Listen, Celia," she said; "this is really beautiful."

Hath not the morning dawned with added light?
And shall not evening call another star
Out of the infinite regions of the night
To mark this day in Heaven? At last we are
A nation among nations; and the world
Shall soon behold in many a distant port
Another flag unfurled!

A tint of pink fire touched Mrs. Craig's cheeks, but she said nothing. And Ailsa went on, breathing out the opening beauty of Timrod's Ethnogenesis:

Now come what may, whose favor need we court?
And, under God, whose thunder need we fear?

The pink fire deepened in Celia Craig's cheeks; her lips unclosed, tightened, as though a quick retort had been quickly reconsidered; she meditated; then, "Honey-bell," she said tranquilly, "if we are bitter try to remember that we are a nation in pain."

"A nation!"

"Dear, we have always been that—only the No'th has just found it out. Charleston is telling her now. God give that our cannon need not repeat it!"

"But, Celia, the cannon can't. The same flag belongs to us both."

"Not when it flies over Sumter, Honey-bird." There came a subtle ringing sound in Celia Craig's voice; she leaned forward, taking the newspaper from Ailsa's idle fingers:

"Try to be fair," she said in unsteady tones. "God knows I am not trying to teach you secession—but suppose the guns on Governor's Island were suddenly swung round and pointed at this street? Would you care ve'y much what flag happened to be flying over Castle William?"

Troubled, uncertain, Ailsa rose, took a few irresolute steps toward the extension where her brother-in-law still paced to and fro in the darkness, the tip of his cigar aglow; then she turned suddenly in her tracks.

"Can't you understand, Ailsa?" asked her sister-in-law wistfully.

"Celia—dearest," she stammered, "I simply can't understand. . . . I thought the nation was greater than all ——"

"The state is greater, dear. Good men will realize that when they see a sovereign people standing all alone for human truth and justice—standing with book and s'o'd, under God's favor, as sturdily as ever Israel stood in battle fo' the right! I don't mean to be disloyal to my husband in saying this befo' my children; but you ask me, and I must tell the truth if I answer at all."

Slender, upright, transfigured with a flushed and girlish beauty wholly strange to them, she moved restlessly back and forth across the room, a slim, lovely, militant figure all aglow with inspiration, all aquiver with emotion too long and loyally suppressed.

Paige and Marye, astonished, watched her without a word. Ailsa stood with one hand resting on the mantel, a trifle pale, but also silent, her startled eyes following this new incarnation wearing the familiar shape of Celia Craig.

"Ailsa!"

"Yes, dear?"

"Can you think evil of a people who po' out their hearts in prayer and praise? Do traitors importune fo' blessings?"

She turned nervously to the piano and struck a ringing chord, another—and dropped to the chair, head bowed on her slim, childish neck. Presently there stole through the silence a tremulous voice intoning the "Libera Nos," with its strange refrain:

A furore Normanorum libera nos, O Domine!

Then, head raised, the gaslight flashing on her dull-gold hair, her voice poured forth all that was swelling and swelling up in her bruised and stifled heart:

God of our fathers! King of Kings!
Lord of the earth and sea!
With hearts repentant and sincere
We turn in need to Thee.

Eyes remote—pale, enraptured face lifted—she saw neither her children nor her husband nor Ailsa now, where they gathered silently beside her.

If she heard her husband turn, enter the hallway and unbolt the door, she made no sign. Ailsa, beside her, stooped and passed one arm around her.

"You—are not crying, are you, Celia, darling?" she whispered.

Her sister-in-law, lashes wet, rose with decision.

"I think that I have made a goose of myse'f tonight. Marye, will you say to your father that it is after eleven o'clock, and that I am waiting to be well scolded and sent to bed?"

"Father went out a few moments ago," said Paige in an awed voice. "I heard him unbolt the front door."

Ailsa turned and walked swiftly out into the hallway; the front door swung wide; Mr. Craig stood on the steps wearing his hat. He looked around as she touched his arm.

"Oh, is it you, Ailsa?" There was a moment's indecision. Through it, once more, far away in the city, the voices became audible again, distant, vague, incessant.

"I thought—if it is actually an extra ——" he began carelessly and hesitated; and she said:

"Let me go with you. Wait. I'll speak to Celia."

"Say to her that I'll be gone only a moment."

When Ailsa returned she slipped her arm through his and they descended the steps and walked toward Fulton Avenue. The voices were still distant; a few people, passing swiftly through the dusk, preceded them. Far down the vista of the lighted avenue dark figures crossed and recrossed the street, silhouetted against the gaslights; some were running. A man called out something as they passed him. Suddenly, right ahead in the darkness, they encountered people gathered before the boarded fence of a vacant lot—a silent crowd, shouldering, pushing, surging back and forth, swarming far out along the dimly lighted avenue.

"There's a bulletin posted there," whispered Ailsa. "Could you lift me in your arms?"

Her brother-in-law stooped, clasped her knees, and lifted her high above the sea of heads. Kerosene torches flickered beyond, flanking a poster on which was printed in big black letters:

WASHINGTON, April 12, 1861, 6 A. M.

At half past four o'clock this morning fire was opened on Fort Sumter by the rebel batteries in the harbor. Major Anderson is replying with his barbette guns.

8 A. M.

A private dispatch to the New York Herald says that the batteries on Mount Pleasant have opened on Sumter. Major Anderson has brought into action two tiers of guns trained on Fort Moultrie and the Iron Battery.

3 P. M.

The fire at this hour is very heavy. Nineteen batteries are bombarding Sumter. The fort replies briskly. The excitement in Charleston is intense.

LATER.

Heavy rainstorm. Firing resumed this evening. The mortar batteries throw a shell into the fort every twenty minutes. The fort replies at intervals.

LATEST.

The fort is still replying. Major Anderson has signaled the fleet outside.

All this she read aloud, one hand resting on Craig's shoulder as he held her aloft above the throng. Men—crowding around and striving to see—paused, faces upturned, listening to the emotionless young voice. There was no shouting, no sound save the trample and shuffle of feet; scarcely a voice raised, scarcely an exclamation.

As Craig lowered her to the pavement a man making his way out said to them:

"Well, I guess that ends it."

Somebody replied quietly: "I guess that begins it."

Farther down the avenue toward the City Hall, where the new marble courthouse was being built, a red glare quivered incessantly against the darkness; distant hoarse rumors penetrated the night air, accented every moment by the sharper clamor of voices calling extras.

"Curt?"

"Yes, dear."

"If he surrenders ——"

"It makes no difference what he does now, child."

"I know it. . . . They've dishonored the flag. This is war, isn't it?"

"Yes."

"Will it be a long war?"

"I think not."

"Who will go?"

"I don't know. . . . Soldiers."

"I didn't suppose we had enough. Where are we going to get more?"

"The people," he said absently; "everybody, I suppose. How do I know, child?"

"Just ordinary people?"

"Just ordinary people," he responded quietly. A few minutes later, as they entered their own street, he said:

"I suppose I had better tell my wife about this tonight. I don't know—it will be in the morning papers; but I think I had better break it to her tonight."

"She will have to know—sometime—of course ——"

Halting at the foot of the stoop he turned and peered through his glasses at his sister-in-law.

"I don't want Stephen to start any nonsense about going."

"Going where?" she asked innocently.

He hesitated. "I mean I don't want to hear any talk from him about enlisting. Your influence counts with him more deeply than you know. Remember that."

"Steve—enlist!" she repeated blankly.

She could not yet comprehend what all this had to do with people she personally knew—with her own kin.

"He must not enlist, of course," she said curtly. "There are plenty of soldiers—there will be plenty, of course. I ——"

Something silenced her, something within her sealed her lips. She stood in silence while Craig fitted his night-key, then entered the house with him. Gas burned low in the hall globes; when he turned it off a fainter light from above guided them.

"Celia, is that you?" she called gently.

"Hush; go to bed, Honey-bell. Everybody is asleep. How pale you are, Curt—dearest—dearest ——"

The rear room was Ailsa's; she walked into it and dropped down on the bed in the darkness. The door between the rooms closed; she sat perfectly still, arms rigid, hands tightly clasped between her knees; her eyes were wide open, staring straight in front of her.

Queer little luminous shapes danced through obscurity like the flames from the kerosene torches around the bulletin; her ears still vibrated with the hoarse alarm of the voices; through her brain sounded her brother-in-law's words about Steve, repeated incessantly, stupidly.

Presently she began to undress by sense of touch. The gas in the bathroom was lighted; she completed her ablutions, turned off the gas, and felt her way back to the bed.

Lying there she became aware of sounds from the front room. Celia was still awake; she distinguished her voice in quick, frightened exclamation; then the low murmur continued for a while, then silence fell.

She raised herself on one elbow; the crack of light under the door was gone; there was no sound, no movement in the house except the measured tick of the hall clock outside—tic-toc—tic-toc—tic-toc!

And she had been lying there a long, long while, eyes open, before she realized that the rhythm of the hall clock was but a repetition of a name which did not concern her in any manner:

"Berk-ley—Berk-ley—Berk-ley!"

How it had crept into her consciousness she could not understand; she lay still, listening, but the tic-toc seemed to fit the syllables of his name; and when, annoyed, she made a half-disdainful mental attempt to substitute other syllables it proved too much of an effort, and back into its sober, swinging rhythm slipped the old clock's tic-toc, in wearisome, meaningless repetition:

"Berk-ley!—Berk-ley! Berk-ley!"

She was awakened by a rapping at her door and her cousin's imperative voice:

"I want to talk to you; are you in bed?"

She drew the coverlet to her chin and called out:

"Come in, Steve!"

He came, tremendously excited, clutching the Herald in one hand.

"I've had enough of this newspaper!" he said fiercely. "I don't want it in the house again, ever. Father says that the marine news makes it worth taking, but ——"

"What on earth are you trying to say, Steve?"

"I'm trying to tell you that we're at war! War, Ailsa! Do you understand? Father and I've had a fight already ——"

"What?"

"They're still firing on Sumter, I tell you, and if the fort doesn't hold out do you think I'm going to sit around the house like a pussy cat? Do you think I'm going to business every day as though nothing was happening to the country I'm living in? I tell you now—you and Mother and Father—that I'm not built that way ——"

Ailsa rose in bed, snatched the paper from his grasp and, leaning on one arm, gazed down at the flaring headlines:

THE WAR BEGUN

Very Exciting News From Charleston

Bombardment of Fort Sumter Commenced

Terrible Fire From the Secessionists' Batteries

Brilliant Defense of Major Anderson

Reckless Bravery of the Confederate States Troops

And, scanning it to the end, she cried out:

"He hasn't hauled down his flag! What are you so excited about?"

"I—I'm excited, of course! He can't possibly hold out with only eighty men and nothing to feed them on. Something's got to be done!" he added, walking up and down the room. "I've made fun of the militia—like everybody else—but Jimmy Lent is getting ready, and I'm doing nothing! Do you hear what I'm saying, Ailsa?"

She looked up from the newspaper, sitting there crosslegged under the coverlet.

"I hear you, Steve. I don't know what you mean by 'something's got to be done.' Major Anderson is doing what he can!"

"That's all right, but the thing isn't going to stop there."

"Stop where?"

"At Sumter. They'll begin firing on Fortress Monroe and Pensacola—I—how do you know they're not already thinking about bombarding Washington? Virginia is going out of the Union; the entire South is out, or going. Yesterday I didn't suppose there was any use in trying to get them back again. Father did, but I didn't. I think it's got to be done now. And the question is, Ailsa, who's going to do it?"

But she was fiercely absorbed again in the news, leaning close over the paper, tumbled dull-gold hair falling around her bare shoulders, breath coming faster and more irregularly as she read the incredible story and strove to comprehend its cataclysmic significance.

"If others are going I am," repeated her cousin sullenly.

"Going where, Steve? Oh ——"

She dropped the paper and looked up, startled; and he looked back at her, defiant, without a flicker in those characteristic family eyes of his, clear as azure, steady to punishment given or taken—good eyes for a boy to inherit. And he inherited them from his southern mother.

"Father can't keep me home if other people go," he said.

"Wait until other people go." She reached out and laid a hand on his arm. "Things are happening too fast, Steve, too fast for everybody quite to understand just yet. Everybody will do what is the thing to do; the family will do what it ought to. Has your mother seen this?"

"Yes. Neither she nor Father has dared speak about it before us ——" He made a gesture of quick despair, walked to the window and back.

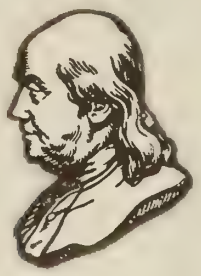
"It's a terrible thing, Ailsa, to have Mother feel as she does."

"How could she feel otherwise?"

(Continued on Page 38)

"At Half Past Four o'Clock This Morning Fire Was Opened on Fort Sumter"

THE SATURDAY EVENING POST



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PHILADELPHIA, JUNE 25, 1910

Love Letters in Cold Type

ANY one who was discovered inviting a lady, in mere prose, to let her love in kisses rain on his lips and eyelids pale would be considered a doddering idiot. We make this statement out of sympathy for various amiable and more or less intelligent gentlemen who, from time to time, manage to get themselves sued for breach of promise, and thus have their love letters printed in the newspapers. The gentlemen are really victims of a literary fiction. They have read that all the world loves a lover, when the fact is that all the world regards a lover as a prize ass, except in the rare cases where he is also a poet. If you doubt this statement all you need do is to disclose yourself to the world in the rôle mentioned and listen to its ribald laughter. Imagine, for example, the following as plaintiff's Exhibit A in an action for damages by Miss S. Stacy vs. Mr. P. B. Shelley:

Beloved Sophia: I woke up last night soon after I had fallen asleep. There wasn't much wind and the stars were shining. I had been dreaming about you, so a spirit in my feet led me under your bedroom window. The breeze was dying down on the creek near by. Sometimes I could smell the flowers, and then again I couldn't. The nightingale's song seemed to be petering out. It makes me quite pale to think about it, and my pulse runs up to a hundred and twenty. Oh! pick me off the grass, for I am fainting away from excess of emotion.

Your doting PERCY.

Every one would say the man who wrote that must have had a brain like the inside of an overripe pumpkin—however much three generations have admired it when put into verse. Don't let the poets, novelists and preachers fool you. If you are caught making love in every-day prose you will get less sympathy than you would if you had been detected in setting fire to an orphan asylum. If you must write love letters always make sure that they are burned—before mailing.

Railroad Rate Agreements

ALL the railroad lines between competitive points must charge the same rate. For hauling a given car from Chicago to New York, for example, the Pennsylvania cannot charge more or less than the New York Central. For the haul from Chicago to Omaha the Rock Island and the Northwestern must make the same charge. If one road charged more than another it would lose its business. If "competitive" lines actually fought one another by cutting rates the weaker ones would presently be destroyed and the stronger ones would have a monopoly. Meanwhile the loss to railroad security-holders and the general financial demoralization would be staggering. The rates must be equal. For years, with some temporary exceptions, the equality of rates that is necessary to railroad stability has been established by agreement among the roads.

In its bill of complaint, upon which Judge Dyer restrained the Western lines from advancing freight rates, the Government says that such agreements are contrary to the Sherman law and asks the courts to prohibit them.

If the Government carries this point a "competitive" line that wishes to make any change in rates must simply take the chance that its competitors will follow suit—which means to take the chance of a demoralizing rate war. That every road will be very loath to take that chance goes without saying. Forbidding the roads to agree upon rates will therefore pretty largely paralyze their power to change rates at all.

As a strategetic move to prevent an unjust advance in freight rates probably the Government's application for an injunction was justified. Nevertheless, to forbid the roads to agree upon rates is grossly unjust, for the rates between competitive points must be the same or else there must be a great destruction of railroad values which in the end would benefit only a few speculators and professional reorganizers.

This application for an injunction puts the railroads in the same position as the big manufacturing consolidations or "trusts." A large part of our whole industrial organization, in short, is now in court and on trial for its life under the Sherman Act. This, we hope, brings us one step nearer to the repeal of that vicious act.

Taxing Indiscriminate Speculation

COTTON growers who believe that unlimited speculation in that commodity is inimical to them are rather hopeful of a pending bill to discourage speculation by penalizing the transmission of quotations and tips over telegraph wires. Wheat growers holding the same belief as to unlimited gambling in their products were rather hopeful of an anti-option bill which, however, seems to have died in committee.

There is a great deal of sage agreement upon the general proposition that extensive speculation in stocks, grain and cotton is an evil; but from the many measures that have been proposed and the objections to them that have been raised, it would appear that the difficulties in the way of correcting this evil by legislation were not only formidable but insurmountable.

Probably, however, the present unlimited speculation on the exchanges can be stopped within a day without serious injury to legitimate business. The power of Congress to tax transfers of stocks and grain has been upheld. A transfer tax of one dollar on each hundred-dollar share of stock, of one cent on each bushel of wheat, and proportionately on other commodities would soon discourage that indiscriminate general "trade" which constitutes the real evil of the exchanges. How many would dabble in stocks with odds of two and a quarter points—the double tax and double commission—against them? Or who that wanted Illinois Central stock as a legitimate investment would hesitate to pay one dollar more a share for it? A cent a bushel on wheat means little to a miller, but it means everything to the gentleman who is "buying" ten thousand bushels in the hope of scalping out a cent and a half profit.

Keeping Down the Corporations

THAT land in the United States might be monopolized to an important extent, as it has been in England, was a bugbear that occasionally frightened our fathers. For example, the Illinois legislature passed an act forbidding aliens to hold land in that state, because one alien had bought a large tract; and another act, in 1872, forbidding corporations to deal in land or to hold real estate except that required in the conduct of their business. Experience has shown that not the slightest reason exists for this prohibition. The danger that a trust will absorb Illinois farms is as remote as the danger of terrestrial destruction by a comet's tail. Other states permit the formation of corporations for the express purpose of holding and dealing in city land—as they ought to do, for that is an enterprise in which the corporate form is highly convenient. But the foolish law of 1872 has never been repealed. The United States Supreme Court was called upon the other day to affirm it. Corporations cannot deal in Illinois land today simply because somebody or other, nearly forty years ago, mistakenly thought that it might be harmful for them to do so.

There is another reason. Persons actively engaged in politics, although they knew the law to be merely vexatious, might decline to press its repeal for fear of being accused of pro-corporation sentiment. Thus, many Illinois legislatures, since 1872, have enthusiastically conferred upon corporations favors that were highly prejudicial to the public interest, though they withheld the very reasonable and harmless permission to deal in real estate. A demagogue is a grafter's best shield.

The Monetary Commission

MORE than two years ago Congress created a national commission for the important purpose of investigating the monetary systems of other countries and recommending a comprehensive reform of our own. Senator Aldrich, author of the bill, argued that there was little use in appointing, as members of the commission, men who were not in Congress, since such men could take no direct part in passing legislation that the commission recommended. The body, accordingly, was political—constituted on the familiar old bipartisan plan. Some of its members have died or been incapacitated by bodily infirmity. Several others are no longer in Congress. The voluntary retirement from Congress of Senators Aldrich and Hale and the possible retirement of Senator Burrows will further reduce the number of its Congressional members. Accepting Mr. Aldrich's judgment, "It is clear," observes the Journal of Commerce, "that the commission consists almost entirely of sick, uninfluential or dead men. Of those not thus classed there is scarcely one who has more than a rudimentary conception of monetary science, except Senator Burton and Professor Andrews"—the latter being a "special assistant to the commission." Our contemporary adds, "The history of this undertaking is an example of imposition and inefficiency."

So far, the commission has simply collected data. That it has been slow and expensive an impartial judge will hardly deny. That an unpolitical, scientific commission, composed of a number of trained economists, would have done the work so far accomplished more satisfactorily and expeditiously and at less expense can scarcely be doubted. The subject is a very important one, but Secretary Knox and Senator Bailey, for example, are engaged with subjects which, to them, are more important. Thirty-two months have elapsed since the last panic and breakdown of our monetary system, and the only steps we have taken to prevent a recurrence of that experience consist of several bulky reports by the commission on the German bank inquiry of 1908, and so on.

A report on the paralyzing effects of politics would not be untimely.

The Fruit-Crop Outlook

"ARE we coming to a point where the good and favorable acts of Providence cease to interest us?" inquires a correspondent with some reason. He was speaking especially of the reports of huge damage to the fruit crop from the freeze of last April. Those reports were spread broadcast on the front pages of newspapers. As usual in such cases they were much exaggerated. The most important fruit-producing regions were not touched at all, and even in Michigan, where the grapes were said to be totally destroyed, later reports say that new buds formed and with good weather a moderate crop may reasonably be expected, while some of the unaffected districts, farther east and farther west, give promise of bumper yields. Probably, taking the country over, there will be an abundance of good fruit.

Our correspondent's objection is that the first exaggerated reports of damage were published in the most extensive and conspicuous way, while the overbalancing facts of fine fruit conditions elsewhere and of a generally good fruit outlook are given only slight and inconspicuous publicity. This generally happens. A sudden flood over cotton lands is "good news"; but the subsequent discovery that the flood has merely fertilized the land and improved crop prospects is not good news. We don't think, however, that this argues a general lack of interest in the good and favorable acts of Providence. It signifies simply that the good acts are almost never dramatic and news is "good" in proportion as it is dramatic.

Money for Good Roads

IN 1909 the states, counties, cities, towns and school districts of the United States borrowed more money than ever before, issuing bonds to the amount of three hundred and forty million dollars, which is over one-third the funded debt of the Federal Government. Among the purposes for which the bonds were issued "streets and bridges" stands first, accounting for twenty-one per cent of the total; but the improvement of public highways represented by this expenditure of seventy-odd million dollars was pretty largely confined to the cities. The plan of "state aid" for country-road improvements has been adopted in more than half the states and is under consideration in most of the others.

Many counties, during the year, issued bonds for road improvement. Agricultural colleges, the Department of Agriculture at Washington and various volunteer bodies are doing excellent educational work for better highways, but we still think the subject receives less attention than it deserves.

True, it is prosaic. No dramatic appeal to the imagination is possible on its behalf. Colorado, for example, floated eleven million dollars of irrigation bonds last year, and there one can readily visualize the new wealth that will spring from the investment. But to lessen the cost of country-road haulage is tantamount to creating wealth. Very likely it is still true, as an investigation showed it to be in 1905, that the average cost of hauling a bushel of wheat over the short distance from the farm to the railroad station is almost half the cost of conveying it by rail from the station to the seaboard and more than half the cost of carrying it across the Atlantic; and the average cost of hauling a hundred pounds of cotton from the farm to the railroad is sixteen cents.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

Hampie the Handshaker

SHOULD you gaze, with such awe as the circumstances might dictate, at the Honorable J. Hampton Moore—J standing for Joseph—you would observe that Joe—no—not Joe—Hampie—that Hampie has some neck. Not, to be sure, that he has any such plenitude of neck as Senator Bristow or any such lack as Ollie James, but that he is reasonably well provided with neck—has a fair supply of neck, so to speak, of good, merchantable quality, useful as well as ornamental, warranted sound and not too much rubber in it.

Hence, you cannot blame him. Positively, you cannot. Indeed, he is more to be pitied than blamed, for, as the adventure turned out, Hampie got it where Maggie wore the beads or the chicken got the axe, as we used to say in our gay and careless boyhood days, now but figments of memory, buried as they are in the dim, drear, dead, distant past—ah, me!—that is to say, Hampie got it in the very neck we are speaking about.

It was this way: One morning, when the Honorable J. Hampton was making a careful toilet—he is always natty about his dress—he opened a fresh bunch of laundry—just back the night before—and took out a collar. Naturally, Hampie essayed to put this collar around that neck we were speaking about, and he did it in a perfectly normal way, standing before the mirror and humming a few snatches of My Bonnie Lies Over the Ocean the while. He was feeling fine that morning, had had a good night's sleep, and there was a Philadelphia contingent coming in on the early train that, Hampie felt sure, would want him to introduce them around. If there is any one thing Hampie likes to do it is to introduce people around. If so be you should happen to live in Philadelphia and in or near unto Hampie's district, and feel like taking a little trip to the Capital of the Nation, look up Hampie. I'll guarantee there will be nobody of importance you won't meet.

It's fine, too, the way Hampie does it. He gathers his visitors into a compact little body and looks them over smilingly, first shaking hands and telling how glad, how very, very glad he is to see each and every one. And he does it with an air. There is none of this slippery, sugary, ordinary, glad-hand business about it. Hampie is reserved and dignified, but he impresses on his visitors just how much it means to him to have them honor him with a call, and just how much it means to them to have him honor them by being called—that is, he is not too reserved and dignified. He mingles reserve and geniality in exactly the proper proportions, and his voice has a fine, orotund quality. I can't describe that quality, but you understand—that sort of "My-y dear-r-r Sir-r-r!" triple-tonguing effect. Any person Hampie greets has a license to feel elated.

So he starts out, leading his flock and conversing pleasantly on the topics of the day. Presently they get to the Speaker's room and Neal, who is sitting there by the door, rises and makes his most sweeping bow. "Yes, sir—yes, sir, Mr. Moore; walk right in. The Speaker will be glad to see you. Yes, sir."

"Mr-r-r. Speaker-r-r-r," says Hampie, lining up his visitors, "may I have the honor, the very great honor, I may say, of presenting you to some of my most influential constituents my most valued, I may say, constituents?"

Then, if Uncle Joe's vest happens to be buttoned all the way up, Secretary Busbey gives the Speaker a meaning nod and the Speaker retires behind a screen for a minute and unbuttons a few buttons, so as to preserve his famous characterization of the rough-and-ready, homespun old chap, you know, and comes out, displaying his shirtfront—it seems impossible to get away from the laundry in this story—and the ceremony begins. The Speaker does a few jig steps and says a few mild cuss words and tells the Philadelphians they come from a great American city, and they file out. "Gr-r-r-eat man!" says Hampie. "Ver-r-r-y gr-r-r-eat man!" And isn't it the truth? Or is it? I forget.

The Set Piece at the White House

THEN they circulate; for Hampie, as I have said, is the Grand Introducer-General of the Noble Order of Handshakers. He never misses a notable. Finally, as the grand spectacular set piece that winds up the show, Hampie takes them to the White House and slides them past the doorkeeper and gets them to the President. It is worth that trip from Philadelphia to hear Hampie spread himself then. You never would believe there were so many cadenzas and trills and lilts and chromatic scales in those

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The Foe of the Heartless Laundry Trust

two words, "Mr. President," as Hampie puts in them, and the President smiles and Hampie smiles and the Philadelphians go home and say, "Well, if there is any big man in Washington our Hampie doesn't know I'd just like to have you state his name. Huh! he's hand and glove with all of them." Which is why Hampie does it; but, of course, I mustn't snitch on Hampie.

Once, in an access of geniality—perhaps he had read something nice about himself in a newspaper—the President said he would greet the schoolma'ams and their students who come in such great numbers at Easter to discover Washington, and he did it for a few days, standing heroically in the East Room and smiling his patented smile. However, the novelty soon wore off, and as it was then beginning to rain schoolma'ams and students into the East Room, the President said he had a sudden press of public business and quit. Did that deter Hampie? It might have deterred others, but it stirred Hampie.

A day or two later Hampie appeared at the office end of the White House with about three hundred of the prettiest schoolgirls you ever did see, all giggling and tittering and nervous because Hampie said they were to meet the President. Hampie slid in. "Mr. President," he said, "I know the rule, but I've got a few lovely girls out here I want to present and they're just dying to see you. Please!" "All right," said the President, and Hampie gave the chief usher the high sign and in a minute that Presidential office was just jammed to the walls with pretty girls. The President shook his fist at Hampie. "A few!" he said. "Well," Hampie replied, "a few compared to the whole number there are in my district."

You can't be a minute with Hampie but he'll introduce you to somebody, and he knows everybody. He wants us all to be friendly and chummy, and he just radiates when he gets a distinguished citizen to clasp hands with another distinguished citizen. The bigger the better for Hampie, for it goes two ways, you see.

But, speaking about necks, that morning when Hampie took out his collar and placed it about his neck was when the adventure began. As I was saying before this interruption occurred, Hampie was crooning a few bars of My Bonnie Lies Over the Ocean, gazing in the mirror the while. But, hark! What means this wild clamor? Men, women and children do cry. Suddenly, the strains of My Bonnie were changed to some extremely unparliamentary language. Hampie threw the collar on the floor. A red streak showed on that noble neck. It was a sawtoother. You know. You bet you know!

He took another. There was another streak and more language. Then, being a natural-born investigator, he looked them all over and found the laundry had ruined his entire collection of clean ones. From that minute he was a changed man. He put on a stock, strode rapidly to the Capitol and, in clarion tones, demanded an investigation of the Washington laundries. "Get two shirts," scoffed the scoffers, but Hampie continued steadfast. He demanded his investigation. He introduced a bill. He spoke trenchantly on the abuses of the laundry. He pointed out how the citizens of the United States are at the mercy of a heartless laundry trust. He even brought in his collars as exhibits. The rough-necks in Congress, who could wear a bandsaw, refused to follow him, and they are in the majority; but the day will come—the day will come—when Joseph Hampton Moore will punish those laundries, for he never forgives and never forgets.

In addition to his laundry crusade Moore has done much good work in Congress. He is a valued member of the District of Columbia and Immigration and Naturalization Committees, started an investigation into the cold-storage business, and takes an active part in the debates in the House. He used to be a reporter in Philadelphia, is a good speaker, a hard worker, and is popular and able. Presently he will get those laundries. He is rapidly getting neckst to them, as dear old Punch would say.

The Wrong Handkerchief

WILLIAM LOEB, JR., Collector of the Port of New York, went down to one of the steamship docks one very hot day last summer to watch his men examine the baggage of the incoming passengers. He was walking around when a man rushed up to him evidently much excited.

"Mr. Loeb!" he shouted. "You are Mr. Loeb?"

"Yes," Loeb replied. "What is the matter?"

"Why," said the man, "I am having a great deal of trouble with your inspectors. They claim I am trying to smuggle something. I am not, Mr. Loeb; I give you my word I am not. I wouldn't smuggle anything. I wish you would see about this and stop it. I wouldn't smuggle anything, and they are throwing all my things out on the dock."

Then the man reached into his coat pocket to get a handkerchief to mop his perspiring brow, and pulled out a great wad of the most expensive lace.

Gratitude for Mr. Carnegie

WHEN the Washington baseball club was in the South on its practice trip this spring Manager McAleer took a walk through a city in which the club was to play.

He passed a library building and saw a man standing in front of it gazing at it with great admiration.

"Fine building, that," said McAleer.

"Yes, sir," said the native. "They ain't a day when I don't thank Heaven that Mr. Carnegie gave us such a fine library as that. God bless Carnegie, I say."

"But you don't look like a reading man."

"I ain't, boss, I ain't; but my wife has got the job of scrubbing the floors in it."

The Hall of Fame

℄ Senator Crane, of Massachusetts, is an ardent baseball fan. He roots in a whisper.

℄ Senator Isaac Stephenson, of Wisconsin, saw Halley's comet when it was here seventy-five years ago. He was six years old then.

℄ Joseph Garretson, who edits Mr. Charles P. Taft's Times-Star newspaper, in Cincinnati, is a big-game hunter. He almost shot a bear once.

℄ Representative Joseph W. Fordney, of Michigan, who is the champion high protectionist in Congress, is a lumber expert and began as a logger when he was a boy.

℄ Senator William Alden Smith, of Michigan, who owns a newspaper in Grand Rapids, occasionally writes a piece for it just to show the boys back home that he hasn't forgotten how to handle a pen.

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Expert road builders the country over are agreed that the best answer to the *good roads question* is—**a macadam road treated with Liquid Asphalt or a Solid Asphalt Binder.**

Crude Oil as a dust preventative and a road preservative has been abandoned because it softens the macadam, causes the road to disintegrate, and makes an oily dust.

Coal Tar and Coal Tar products are too susceptible to rapid changes in temperature and climate—and they do *not* lay the dust. The road "softens" in Summer, becomes brittle and cracks in Winter.

Asphaltic road materials—providing they are pure and uniform in quality—have given perfect satisfaction under all traffic and climatic conditions.

We are pioneers in manufacturing a prepared asphalt binder for macadam roads and Liquid Asphalt for surface treatment. The name Liquid Asphalt was originated by us. There are three ways of treating a road with asphalt and a special "Indian" product is made for each, as follows:

The best road—Five to six years' Service

The most effective method of asphalt treatment is to mix a heavy asphalt binder with the top layer when the road is being built or re-surfaced. This form of construction makes a firmer, smoother, more resilient surface than any other known and will last five or six years without renewing. For this purpose *Indian Asphalt Binder* is especially prepared. It makes a road "metal" (top layer) that will remain stable under all conditions—that will go through winters and summers—hot spells and cold spells—unchanged in any way.

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Macadam and gravel roads, which are in fairly good condition, can be preserved and made permanently free from dust and mud by surface treatment with Liquid Asphalt. *Indian Liquid Asphalt* is especially prepared for this form of treatment and lasts from one to two years.

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The third metho... way is to sprinkle ... Emulsion instead of ... pose Indian Emulsio... the periodical use, a... *Indian Emulsion Oil*, ... from dust, and in go...

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Which of these t... in each case depe... circumstances, but ... adopted, the cost is ... pense of maintainin... ditions of alternate ... Indian Asphalt materi... sure of the best res... case.

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Tear off the coupon that refers to you—mail it now for full information.

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View of River Boulevard, St. Paul, Minn., Treated with Indian Liquid Asphalt.

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The Senator's Secretary

WELL, the battle in the House of Representatives is over. The two hundred and fifty thousand dollars to enable the President to secure tariff information, especially concerning the cost of production of commodities—covering the cost of material, fabrication and every other element of such cost of production as authorized by the Payne-Aldrich tariff law—has been appropriated; but it was a terrible fight while it lasted—terrible!

When we speak of a struggle of this kind it is always the best usage to say the contending patriots locked horns. Of course, none of the members of the House of Representatives has horns except those bestowed by the editors of the opposition papers in his district, but "locked horns" sounds well and conveys the impression of a combat, in which the grass is torn up and the saplings splintered and the fighters get all bloody. Now, far be it from any person to say there is any grass growing in the spacious hall of the House of Representatives, where they perform such prodigies of legislation as refusing Uncle Joe the hire of a chauffeur after giving him an automobile, and cannot see their way clear to advance the President a little for his traveling expenses. Nor is there any hay, either, albeit there is some hayseed scattered here and there. Even if there had been a fine growth of grass there, it would have been trampled out long ago by the pounding feet of the insurgents running around in circles.

However, they locked horns over that two hundred and fifty thousand dollars, and the battle raged for several sessions from morn until the comet came. It will be many a long day before we see so much strife over so small a sum of money—speaking, of course, in two-billion-dollar-Congress terms, and being fully aware just how much money two hundred and fifty thousand dollars is unless there is a handy treasury out of which to drag it. When you find Sereno E. Payne and John Dalzell and Joe Fordney forming in a hollow square and using axes and pitchforks and hickory clubs, to say nothing of rapier-like invective and sword-edged condemnation, on Jim Tawney and Nick Longworth and various others, you may be sure there is some class to the fight.

The National Junkshop

Such of the non-combatants as know the locations of the right committee-rooms and their attending ice-chests, watched the fray with baited breath, while those who are not so fortunate watched with breaths that were merely bated. The combatants used what breath they had in defying one another to go ahead and do the worst, and the amount of hot air that was exuded moved Jim Tawney to suspend operations one afternoon and urge an appropriation for fifty thousand dollars for an air-cooling appliance to be put in the chamber. In making his explanation Mr. Tawney said the inventor planned, in the future, to condense his apparatus so one might be affixed to each member, but for the present the machine was too cumbersome; so he hoped the appropriation would be made and a chance taken on a wholesale operation.

Still, this was merely a side issue. It did not belong to the general scheme, which was to fight until the last armed foe expired and then see to it that ample notices of the proceedings were conveyed to the yawning columns of the daily press. As a matter of fact, the yawning columns of the daily press were the spoils of this horrendous combat. If the columns had not yawned, or if the correspondents had yawned, it would have been all off.

The Sundry Civil Appropriation Bill is the national junkshop. After the other appropriation bills are in, the Sundry Civil is put over to carry such appropriations as may seem necessary and cannot be provided for elsewhere. It usually carries a choice selection of items of various kinds, bestowing a few thousands here and a few thousands there and cleaning up whatever left-overs there may be. Also, it is the vehicle of any special jobs that may be in contemplation by the majority.

This two-hundred-and-fifty-thousand-dollar appropriation to enable the President to secure information, et cetera, was one of the most special jobs the Republican regulars have had this session, when they not only have had plenty of jobs but have been jobbed a few times. It came about in this way: After the Payne-Aldrich tariff bill had been passed and the cheerful Republicans had gone back to their cheerless constituents, it began to percolate into the minds of many of them that it was barely possible this tariff did not meet with the full, hearty and spontaneous approval that great constructive measures passed by a self-sacrificing and patriotic majority deserved. There were faint murmurings at first, and presently there came a loud cry of disapproval that had no particular habitat, but extended generally from one coast to the other.

The tariff-makers came back in December last, scared some, but not scared enough. Then followed a series of crescendo protests that made even John Dalzell and Sereno E. Payne take fleeting notice. So far as Jim Tawney and other tariff-makers who live in states where the protests were most definite were concerned, they took notice every hour in the twenty-four. Thus it came to a point when the gentlemen from the nervous states took counsel.

"Something must be done," said one.

"It seems to me," remarked another, "that some things are already done—meaning ourselves."

Nobody laughed. Times were too solemn to crack smiles at jokes, albeit that was no joke. They figured and consulted and conferred and confabulated, and finally the grand scheme that was to reëstablish every Republican who voted for the Payne-Aldrich tariff, and was in trouble at home in consequence, was hit upon. It was not to revise the tariff. Oh, no! Nor was it to overhaul the woolen schedule, for example, even though President Taft admitted that schedule was indefensible. It was this: Realizing that, perhaps it might be—it was barely possible—some portions of the tariff law had been framed on insufficient knowledge as to the cost of production at home and abroad or elsewhere, and desiring to show to the great American public that the Republican majority in Congress is, indeed, sincere and earnest in its endeavor to secure light on this all-important subject—now that the law is in operation—it was decided to make an appropriation of two hundred and fifty thousand dollars to enable the Tariff Board to secure information that would prevent any little errors of the head, but not of the heart, that had crept into the present law. The above-mentioned majority also hoped thus prove to the proletariat that always and forever their interests were being conserved by the Congress, once the attention of Congress was called to any little sin of omission or commission. Which attention had been called, it may be remarked.

Here, they said, is a grand game. We will appropriate this money. We will show the people that we mean to do right. We will prove that, next time, everything will be scientific. We will show we are no bigots as regards the work of our hands. They will fall for it—the people—and we can go home, get on the stump, point out how we have taken steps in the direction of a future scientific revision of the tariff and, we trust, be elected. The President wants it. We want it. All will be serene.

War, Horrid War! Over the Bill

But, protested some, this smacks of a tariff commission. Perish the thought that we should employ any such common-sense method of making a tariff, and, besides, Senator Beveridge has been fighting for that for years, and he did not vote for the tariff bill. It will look like a surrender of the stand-patters.

That was to be considered, and there were many consultations. Then some intellectual giant framed up the affray that the country read about. It was beautifully simple. All there was to it was that Tawney was to propose this appropriation and announce that it was desired by the President. Then the old-time regulars, the stand-patters and pat-standers were to yell "Murder!" because this impinged on the sacred doctrine of Protection. They were to fight grimly until the end, when they were to be defeated, and it was to be heralded to the country that in this most important tariff legislation and advance the President had won, even over the protests of John Dalzell and Sereno E. Payne and Joe Fordney and the rest of the nailed-to-the-mast boys, and the great American public was to take this as an evidence of good faith and quit its foolishness and insurging, and come back under the old flag and vote to send these patriots to the next Congress in view of their appreciation of popular sentiment and their universal and single desire to serve the best interests of said G. O. P.

Tawney put in his original paragraph, a concise little sentence of three hundred and thirty or forty words, filled with commas and semicolons but without a single period, that stated the objects of the meeting in a mass of language it would take a month to dissect, but having at the end that magic sum, two hundred and fifty thousand dollars.

Then they locked horns in full view of the correspondents. "Wow!" said Sereno Payne and Joe Fordney and John Dalzell and others; "this must not be. Anxious as we are to stand with the majority of this House and eager to please the President and the chairman of the great Appropriations Committee, Mr. Tawney, we announce, here and now, that our right arms shall wither and dissolution set in before we will stand for this."

The Conflict That Ensued

"What," demanded Sereno E. Payne, "is meant by this? Is it not a fact that this great tariff measure, bearing my name, hyphenated with the name of that other peerless friend of the people, Nelson W. Aldrich, is the greatest measure for the good of the people ever conceived by the mind of mortal man? Moreover, why appropriate money for securing tariff information when I, personally, have in my jeans all the tariff information there is?" or words to that broad, general effect.

Right back at them came Jim Tawney and Nick Longworth and various and sundry other regulars, and for days they strove mightily, hammering and being hammered, yammering and being yammered at, with Jim Mann in the chair. Then came the point of order that everybody knew was inevitable before the paragraph was introduced. The point of order was sustained and the appropriation went out. Immediately, Tawney came back with another concise little sentence, this time of not more than two hundred and seventy-five words, but still handing out the two-fifty. Reënforcements came to both sides and the carnage was sickening.

Another point of order and out went that sentence and its depending quarter of a million. Not to be outdone, James Tawney again leaped boldly to the fore and handed up even a third sentence, this one containing not more than a hundred words and being based on section eleven of the administrative portion of the tariff bill, which also was provided with the two hundred and fifty thousand dollars appendix and was not subject to a point of order. As this paragraph was handed up the valiant regulars, having fought manfully, decided they were beaten, and with rare and resigned unanimity voted for the paragraph, and the great battle was at an end, so far as the House was concerned. The victory was won.

Those hidebound stand-patters had been defeated, thus showing to the great American public that the regulars in the House, held responsible for the sins of the Payne-Aldrich bill, are doing their best to wipe out the stain, and have no compunction at all in batting Payne and Dalzell and the rest over the head when the interests of the dear people are to be conserved.

It was a glorious victory. It will be the theme of thousands of stump speeches this fall. It already has been the theme of many editorial articles. It shows—what does it show? It shows that the Republican party, as represented in Congress, is earnestly working to correct tariff abuses, the argument being that before you can correct an abuse you must find out about it; and such information is being provided for as an entering wedge, they say.

As a fake fight it was well put on, well stage-managed and well acted, but, now that it is all over, one is tempted to ask just how credulous the Republican majority in the House of Representatives think the people are. It looks as if they think the voting is done by persons under seven.

How to Own The Oliver Typewriter for 17c a Day

You don't have to draw on your Bank Account when you pay on the Penny Plan.

You need not disturb your Dollars. *Keep them at work earning interest!*

We offer our newest model, the Oliver Typewriter No. 5—fresh from the factory—for Seventeen Cents a Day.

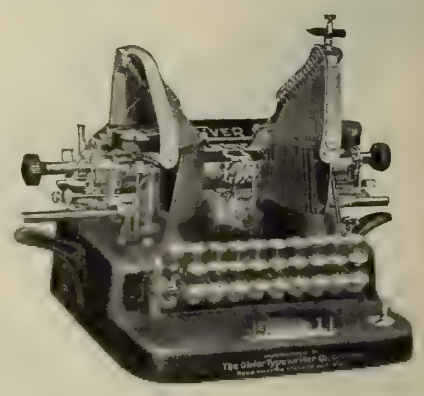
The plan is printed in "black and white" on the Application Blank below.

Simply fill out the blank, attach the small first payment, send it in, and *on comes the Oliver!*

No tedious wait! No red tape! No long-drawn-out correspondence!

You quickly own your Oliver and scarcely notice the outlay. You can have the use of your machine while pennies are "paying the freight."

You will never have a better chance to test the power of pennies.



The Oliver is *everywhere.*

It's the *universal* typewriter. Reels off real work with the ease and speed demanded by this mile-a-minute age. Wherever you turn—in Business Offices, great or small—in the quiet of the Home—in the roar of the Railroad and Telegraph service—in the seething maelstrom of modern Newspaperdom—in countless kinds of service—it's the sturdy, strenuous *Oliver* that's "making the wheels go 'round."

The OLIVER Typewriter

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You need your Oliver *now.* It's yours almost for the *asking.* The biggest hundred dollars' worth in America—for Seventeen Cents a Day!

Send along the Application Blank, with a small first payment of $15 as an evidence of good faith.

Your check is good—or send draft, post-office or express money order.

THE OLIVER TYPEWRITER CO.
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(36)

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Gentlemen:—I accept your offer of the latest model No. 5 Oliver Standard Typewriter for Seventeen Cents a Day. Enclosed please find $15 as evidence of good faith. I agree to save 17 cents a day and remit the balance, $85, in monthly installments. Title to remain in your name until the machine is fully paid for.

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"GAS"—By Harold Whiting Slauson

A FEW hundred thousand years ago several million billion little marine animals died. These little animals may have been the ancestors of the oyster and the clam, or they may have been the direct progenitors of the lobster; but, whatever their relationship to these familiar forms of food, we see the results of their life and effects of their death exemplified in a much more striking manner. Every aeroplane that ever made a flight, every motor boat that ever "bucked" a wave, every automobile that ever scared a horse, all bear visible, and by no means silent, testimony to the one-time existence of this form of marine animal life. What greater earthly monument could be erected to one of the earliest forms of animal life than that of an annual yield, in this country alone, of about eight billion gallons of one of the most valuable natural products yet obtained, and of crediting to part of its energy the entire power that has made profitable the building of half a billion dollars' worth of automobiles and gas engines in a single year? And this is but one of the uses to which the product of the graveyards of these tiny animals is put!

Yes, it is from the burial grounds of the early ages of this earth that we obtain petroleum, and it is from petroleum that gasoline is extracted, and from gasoline that the power to run every automobile (except the electric), every motor boat and every aeroplane is derived. Strange, is it not, that from the very bowels of this old sphere we obtain that which alone has made possible the conquest of the heights of the air?—for petroleum has been found at a depth of twenty-six thousand feet below the surface of the earth.

The Great Petroleum Family

The recent North Pole discussion fades into insignificance when compared to the war of words scientists have been waging for years over the origin of petroleum. The theory that it is a decomposition of marine animal life has been gaining ground and is now generally accepted, but there are some who still advance seemingly unanswerable arguments in support of its vegetable or mineral ancestry, and it is probable that years will elapse before the real process of the formation of petroleum will be as universally accepted as is the theory of the origin of coal; in fact, there are some who stoutly maintain that petroleum is at one end of the line of which the diamond represents the other extreme, and that the two are thus united in one great chemico-geological family. Yet, whatever the discussion as to its origin, we know that petroleum comes from the ground, and that the variety of useful components into which it may be separated makes it one of the most valuable natural products yet found. There is practically no waste, and from the lightest of its distillates, used in surgery, to the thick, black substance with which we make our roads dustless, every part and by-product is of service to mankind. This has not always been the case, however, and it is due to the gas engine in general, and to the automobile in particular, that the field of usefulness of petroleum as a whole has been doubled, if not trebled. But if the motor car has increased the value of petroleum, it is petroleum—or its product, gasoline, rather—that has made possible the use of the automobile; and so the two interact, each to the benefit of the other.

Gasoline was known, of course, before the first internal combustion engine ever puffed and choked and backfired, but it was considered a by-product, and of but little use. Ask any automobile owner, however, and he will tell you that gasoline is the first and foremost component of petroleum, and that its other constituents—kerosene, lubricating oil, paraffin, etc.—are merely side issues; that they are the by-products and of inconsequential value, "for a car can't be run on those." A paragraph from a book written twenty years ago by an authority on the subject says: "As there is very little use for these by-products, comprising benzine and gasoline, they are in most instances allowed to run into the sea." Think of "running into the sea" a product that represents a retail trade of at least fifteen million dollars a year for use in automobiles alone; and if we consider all other forms of gasoline engines this sum would probably be doubled! Can the automobile owner who has watched the steady increase in the price of gasoline, and its equally steady reduction in quality, think of a waste like that which went on for years, and fail to build air castles with a few impossible "ifs"? But that precious fuel has gone to feed the fishes, and it is only the present supply with which we are intimately concerned.

The annual production of petroleum in the United States is about eight billion gallons. Figures are not available that show the exact quantity of gasoline manufactured from this, but as the average petroleum contains about two per cent of a fairly high grade of this fuel, and as it is a certain fact that none is now allowed to go to waste, a conservative estimate of the amount of gasoline produced for commercial purposes places it in the neighborhood of two hundred million gallons. Of this annual consumption one hundred million gallons, or half, may be accounted for by the automobiles of the country, and it is in this connection that some of the most interesting and familiar phases of the use of gasoline lie. Every one knows how it looks—he has seen it; every one knows how it smells—he has had his clothes cleaned with it; every one knows what it does—he has either ridden in or nearly been run down by a flying motor car.

But if the color, odor and effect of gasoline are familiar to the majority of persons, how many know exactly what the fluid is? "A sort of first cousin to kerosene," you will say. Yes, and a brother of benzine and naphtha, a nephew of nearly all lubricating oils, a grandchild of paraffin, pitch and vaseline, and closely related to thousands of commercial substances, from a bright-colored dye to a shampoo, soothing syrup or face lotion. This "hydrocarbon" family is a large one and gasoline by no means occupies an uncontested position at the head of the house.

It is conceded that there are two hundred thousand automobiles in use in the United States. Some of these may be cars belonging to men who use them only on special occasions, others are small runabouts and pleasure automobiles that are driven only in pleasant weather; but a large and increasing number are taxicabs and commercial wagons and trucks that see constant service nearly every day in the year, and in consequence an annual average of five thousand miles would be a conservative estimate for each car. This is equal to a billion "car-miles" a year, and shows better than anything else the tremendous growth of the automobile during the past decade. Now, you figurers will use a little mental arithmetic and say, "That means only ten miles to a gallon of gasoline, and some cars have run over forty miles on a single gallon of the fuel." Yes, some cars have, but those have done so under the best conditions of road and weather; and when it is remembered that every hill and mudhole reduces this mileage for ordinary running, that heavy commercial trucks consume a gallon every four or five miles, and that the average for extended touring is about ten, it will be seen that these figures are not very far off.

Liquid Fuel Versus Solid

This annual production of one hundred million gallons of gasoline used in automobiles alone, then, would drive a heavy touring car one billion miles, or over forty thousand times around the earth. Since gasoline is three-quarters as light as water, the fuel for such a trip would weigh a mere three hundred and thirty-five thousand tons, or as much as the combined weight of fifteen of our newest and biggest battleships.

Large as this amount may seem, however, it is small when compared with the weight of coal required to develop the same power through the medium of the steam engine. Suppose every automobile were equipped with a steam engine and boiler using coal as fuel; neglecting entirely the greater weight of this power-plant, and the consequent increase in fuel consumption, it would require over two million tons of coal to run these automobiles for a year and accomplish the same work that is now done by one-sixth of that amount of gasoline. In other words, suppose you have a fair-sized touring-car with a twenty-five-gallon fuel tank; this liquid fuel will weigh, approximately, one hundred and fifty pounds, and should carry you two hundred and fifty miles. If you want the same power for the same length of time from coal and a steam engine, you would need to carry nine hundred pounds of the solid fuel. It is figures such as these that serve to impress one with the value of gasoline as a concentrated fuel.

This difference between the two fuels is not due alone to the more concentrated energy of the gasoline, however. That accounts for one-third of the saving, but the remaining two-thirds is due to the fact that the gasoline can be burned directly in the motor, while the coal loses a great amount of its heat in the boiler and engine. The value of any substance as a fuel or power-producer is measured by the amount of heat given off when it is burned. You who have impatiently waited for the kettle to boil over a seemingly well-made and roaring campfire may be surprised to know that a gallon of gasoline, if allowed to burn with no loss of heat to the surrounding air, can raise the temperature of twelve hundred pounds of water one hundred degrees, or it can raise the temperature of six tons of water ten degrees. This is known as the "heating value," and is more generally expressed by the statement that one pound of gasoline, when burned, will give off enough heat to raise the temperature of twenty thousand pounds of water one degree, Fahrenheit. The same amount of coal will raise the temperature of but half this weight of water one degree, and, as stated above, this is one point in which gasoline is superior to coal as fuel.

How Gasoline is Obtained

To realize better the immense amount of heat developed by the gasoline used annually in this country by the motor cars, it may be stated that these hundred million gallons would be sufficient, under perfect conditions, to boil the drinking-water of the United States for a year—and that is not going on the assumption that water is not our national beverage, either.

It is difficult for any one to realize that the thin, colorless, water-white liquid in the fuel tank of the car bears any near relationship to the dark, thick, slippery fluid that is poured into the oiler, and it will require a considerable stretch of the imagination to conceive that two products, so seemingly unlike, were once closely united in the same substance. Such is the case, however, and gasoline is but one of the earliest "runs" of the still of which the heavier lubricating oils are the last. Here is an opportunity for the facetious to remark on the coincidence of the fact that the two chief components of a modern joy ride should both be the products of a still; but the similarity ends here, and there is no danger of even a novice being unable to distinguish between gasoline and "moonshine."

It is by means of distillation that nearly all of the products are obtained from petroleum, and as the heat of the fire is increased the heavier components are given off. At a temperature of 113°, almost as soon as the fire is started, some very volatile substances are driven off, one of which has a boiling point of 60° and is used in surgery for inducing a freezing temperature at the point of application. Gasoline is the next lightest liquid, and is driven off from the still at a temperature of about 140°. At succeeding higher temperatures benzine and naphtha follow, and finally, when the heat reaches 338°, kerosene is distilled and condensed in the retort. From the mass remaining in the still all varieties and grades of lubricating oils are obtained. The gasoline obtained from this early run is of very high grade, and consequently very expensive, and would show a specific gravity of 86° on the Baumé scale. This is consequently "diluted" with a lower run and forms the 70°, 72° or 76° grade gasoline, familiar to all who have ever driven a motor car.

And yet sixty years ago this same petroleum the substance with which we light

IF you think we are too enthusiastic about our tomato soup, just taste it.

You will discover a flavor and richness such as you never knew in any soup before. You will find it has a quality all its own; that comes from the choicest ingredients; put up absolutely fresh and positively pure; and blended with the utmost delicacy.

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Campbell's
Tomato Soup

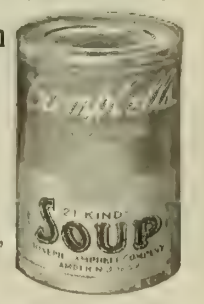
It tempts while it satisfies. It is suited to every season, and all occasions—even the most formal; and it is as nourishing and wholesome as it is palatable.

When you know this delicious soup as we know it, you will say that our advertising hardly does it justice.

When you ask for it, *be sure you get it.* And remember that if any Campbell's Soup fails to satisfy you in every particular, the grocer cheerfully refunds your money.

21 kinds 10c a can

Asparagus, Beef, Bouillon, Celery, Chicken, Chicken Gumbo (Okra), Clam Bouillon, Clam Chowder, Consommé, Julienne, Mock Turtle, Mulligatawny, Mutton Broth, Ox Tail, Pea, Pepper Pot, Printanier, Tomato, Tomato-Okra, Vegetable, Vermicelli-Tomato



Just add hot water, bring to a boil, and serve.

Look for the red-and-white label

Campbell's Menu Book is mighty handy to have in the house. And it is yours for the asking.

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Stitch, Stitch, Stitch!
I hardly can keep still.
I smell that *Campbell's Soup*
so rich
And long to eat my fill.

our lanterns and lamps, run our motors, and oil our engines and machinery—was put up in small bottles and sold as a "cure-all," for no other use was known for it; in fact, the first bottle of this "magic medicine" may well be called the grandparent of the present petroleum industry in the United States. This mineral oil, found in a natural well, was bottled and sold by Samuel Kier, a chemist, who found in it certain medicinal properties that he thought could be turned to his own profit. It sold well for a time, and then the demand began to fall off and Kier found himself overstocked, possibly to the amount of a hundred gallons.

Kier, being a shrewd Yankee, did not want to lose this source of income; and, being a chemist as well, he investigated further the properties of this peculiar mineral oil. He distilled it and found that almost half was composed of a yellowish oil that would burn and that had many of the properties of lamp oil, at that time extracted to a small extent from coal oil. This mineral oil was ready at hand, however, while the other had to be distilled from coal; and Kier started the first plant for the distillation of petroleum. From a few unsold bottles of an apparently useless "medicine" to an annual production of ten billion gallons a year is a startling contrast, even in this age of sudden changes, but it was not till fifty years later that the immense value of gasoline, then a by-product, was fully realized. And so it is really to Kier and his determination to make capital out of an apparently useless article that all automobilists must give thanks that they are not compelled to carry around a couple of tons of coal whenever they desire to take a short cross-country tour.

But no stranger than the events leading to Kier's discovery of gasoline and kerosene is the accidental manner in which a seemingly inopportune fit that attacked a workman was the direct cause of a reduction in the cost of manufacture, a reduction that makes itself felt even in this day of high prices.

It was the custom, formerly, when distilling petroleum, to increase the fire under the still gradually, and when the point had been reached at which kerosene and some of the light lubricating oils ceased to distil and condense in the retort, the fire was withdrawn and the residuum either thrown away or sent to another refinery where it was to be treated further. But this residuum still contained a profitable amount of light lubricating oils, kerosene, and gasoline that had not been driven off, owing, probably, to the rapid increase in the heat of the fire. These were not extracted, however, probably as much for the reason that their presence was not known as because there was no method for carrying the process further.

One day, however, a workman was left in charge of a still from which the fire was soon to be drawn. It was at the end of the light lubricating oil "run," and as there was apparently not much more value in the residuum, the workman left the fire burning low and went to his near-by home for dinner, intending on his return to draw the fire and clean out the retort and still. But soon after his noonday meal he was taken with a fit, and consequently was unable to return to his work until four hours later. As soon as possible he hurried back to the refinery, wondering in what condition he would find the still that had been neglected for so long a time. Imagine his surprise, therefore, to find a light-yellow stream of a good quality of lubricating oil flowing out of the retort—a product for which the "run" had long since passed. This stream gradually became lighter until kerosene, and finally gasoline, even, began to be distilled as the heat of the fire was reduced.

Safe Handling of Gasoline

From this accidental neglect of the still arose what is known as the "cracking" process of treating the mass remaining after the fire has been increased to such an extent that no more of the lighter oils is given off. The original distilling process is reversed and the temperature of the fire gradually decreased, and many of the preceding runs are repeated, but in the opposite order, of course. In this manner all of the kerosene and gasoline contained in the petroleum is extracted and the production greatly cheapened.

As is generally the case with such things, it is those who are unfamiliar with gasoline who are most in fear of it and its effects. To be sure, the man who is accustomed to handling it and who is acquainted with its nature will not intentionally expose it to fire, and the "No Smoking" signs in garages are precautions that should be heeded by the most blasé; but gasoline is not the deadly liquid that many would have us believe. The worst that can be said about it is that it is highly inflammable, but it is absurd to compare its explosive properties with those of gunpowder, and the like. Gasoline cannot burn unless exposed to the air, whereas the most effective explosion from gunpowder can only be obtained when it is ignited where no oxygen can reach it.

As a liquid, gasoline is comparatively harmless, but its fumes, or the gases given off when it evaporates, form the explosive mixture which, when harnessed in the engine, constitutes the power of the automobile, motor boat or aeroplane. But even these fumes are not explosive unless mixed with air in the proper proportion; and then, instead of being a true explosion, the result is in reality a very rapid burning. For perfect combustion there should be about eleven times as much air by weight as there is gasoline vapor, and when these conditions are obtained the pressure of the explosion in the cylinder will vary between two hundred and fifty and four hundred and fifty pounds a square inch.

The greatest danger from a gasoline fire or explosion comes from a leak in the tank or pipe which allows a quantity of the fuel to trickle into some pocket or depression where it will evaporate, ready to be ignited by the next flame or spark with which it comes in contact. For this reason a match should never be struck when there is the least trace of the smell of gasoline present; but the danger of an explosion in the fuel tank itself is relatively small. A stream of the liquid flowing from a pipe will burn as rapidly as it is supplied, but the fire cannot follow back into the tank, for there it would be cut off entirely from the air. Consequently, if the burning stream can be turned off, the fire will be extinguished, unless by that time it has reached some other inflammable material. If the supply cannot be turned off, the gasoline will merely burn itself out. It is for this reason that so many automobiles and motor boats are entirely consumed by the flames, instead of being blown to pieces by the terrific explosion that nearly every one seems to expect in this connection.

Gasoline possesses a property in common with oils and greases in that it will not mix with water. This means that water is of no avail in extinguishing a gasoline fire, and in this respect gasoline is totally unlike alcohol, which has a great affinity for water. For this reason water is exceedingly efficient in extinguishing a blaze in alcohol, but, as mentioned above, it has no effect on burning gasoline; in fact, the use of water on a gasoline fire is not only of no avail but the effect is disastrous as well, for the burning particles of the fluid will be scattered by the impact of the water.

The only method of extinguishing a fire in gasoline before it burns itself out is to choke off the air supply, either by means of sand, wet waste or chemicals. The latter are probably the most efficient and are prepared in both the powder and liquid forms. If precautions are taken to have a sufficient number of these chemical extinguishers on hand near every garage, gasoline storage tank, automobile or motor boat, many an otherwise disastrous fire can be extinguished before scarcely a dollar's worth of damage has been done.

Were more of these precautions taken, many of the "black eyes" that gasoline has received throughout its short but eventful career would be cured, and it would be allowed to take its proper place as one of the safest, as well as the most important, small-plant power-producers of the age, with a future in store for it that almost rivals that of coal for that purpose.

OUT-OF-DOORS

Your Casting Rod and How to Use It

THE prettiest forms of angling are fishing with the artificial fly and bait-casting from the free reel. The latter is a modern development in the ancient art of angling and was wholly unknown to good old Izaak Walton. Because Izaak did not use it it is not even yet very generally understood in England. In France there are several clubs where bait-casting with the short rod and free reel is practiced, and a number of the members have become quite proficient.

The casting reel is the invention of a man of the good old state of Kentucky, where more than sixty years ago they made, in one or two watch-making shops, long-barreled, free-running reels fit to be called works of art. Some of these old reels are in use even today, and we have never yet much improved on the type or the workmanship that these honest makers of Kentucky put out; although the market has for many years offered machine-made reels of very practical sort and at prices very much lower.

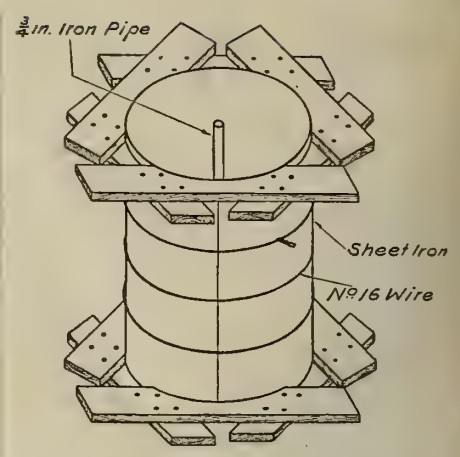
The casting reel is, properly speaking, far more important than the casting rod in this form of angling. In the old days the casting rod was used mostly for bass, as is the case today; but the casting rod has changed very much more than the casting reel, especially within the last decade.

The old rod of the bass angler was eight feet or better, springy or whippy, with far more life and playing quality than we find in the typical casting rod of today. With a rod of that sort it was difficult to make the overhead cast, and for a long time the outfit was used with the side cast, at the beginning of which the tip of the rod was swept back and down to one side with the hand below the elbow, the finish being with the hand in front of the eyes. There are many anglers who cast in this style now, because they like a rod that can be used in that way. It is a little gentler with tender minnows than the overhead cast, which is difficult to do with the very light bait, although admirable for "shooting" frogs or artificial baits. The old rod could be used also for still fishing, roving or light trolling, whereas the short modern rod is almost worthless for anything but casting a bait.

The modern school of bait-casting began in the city of Chicago not more than twenty years ago, and this form of angling was not generally known in the eastern states until very recent times. Most of the inventions and improvements in this art seem to be western in origin, and the bait-caster owes his specialized art mostly to the states of Kentucky, Illinois and Michigan.

The Chicago rod for casting, twenty years ago, began at just less than eight feet, and soon dropped to seven feet and a half, then seven feet. It was a lancewood rod in three pieces, with most of the action at the tip, and it served very well its purpose of throwing a frog into the countenance of a big-mouth bass and then yanking him across the lily-pads. Unlovely as it looked, it was efficient, and like the repeating shotgun it met a wide reception. It was soon discovered that the men who could cast the frog with light rod and free reel would bring in good baskets of bass from lakes where no one else could catch them.

It was gradually learned that the overhead cast was better for this boat fishing, because in that way the angler could line out his cast straighter than with the side cast, and be more certain of hitting the little open pocket among the rushes where his bass was apt to be lying. The rod still continued to shorten, and at last struck six feet, at which time many old-time anglers snorted in wrath—although since then the rod has gone to five and a half and five feet, from three pieces to two pieces, and from two pieces to one piece and a short hand grasp. Instead of weighing eight ounces or more it can be bought now as light as four ounces; and instead of



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It is a handsome, graceful piece of furniture that harmonizes with the best of surroundings. It is staunch and firm; locked perfectly rigid by steel braces; cannot wobble or shake. Its strength is remarkable—a 12 lb. table will support half a ton.

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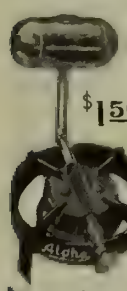

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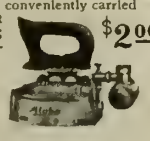

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The guides on the casting rod originally were German silver or other metal, sometimes wire; but some one put on an agate guide a little way ahead of the reel and agate tips soon followed. The standing guides became larger and larger, until today a crack short casting rod, as preferred by some of the experts, looks like some freak more than it resembles a rod. It has half-inch guides standing far out from the rod, everything being arranged to reduce friction of the line either on rod or guides. The line used in this sort of casting is of thin raw silk, and it also is the result of much experiment and many attempts at perfection. The friction on the guides soon kills the life of a line of this sort, and a careful angler in the old times did not count on using one of his delicate lines more than two or three days at the outside, even when he dried it carefully every night. Few forms of angling have had the thought and care given their development which have gone to make bait-casting today what it is.

The angler may, therefore, have rather a wide range of goods from which to please himself for this form of fishing. The lancewood rod is still very practical and cheap, and you may get split bamboo rods, machine made, at five dollars or thereabouts. Many anglers who do not care for extremes will not select one of the ultra-short rods, but for those who like the *dernier cri* the shops afford curious looking little split bamboo single-piece rods with large agate guide, short hand grasp and a hook to steady the forefinger. This sort of outfit looks more like an appliance for throwing crabapples than for casting bait.

For that matter, the art of bait-casting is very reminiscent of the crab-throwing days of youth. The casting rod, like the wand which we then selected for our throwing purposes, is supple toward the tip, stiffer toward the hand, of no very great weight or length, and yet quite capable of extending the throwing power of the human arm. It is precisely that light in which we should regard the casting rod—as an extension of the arm. It is rather a sling than a rod. Its purpose is to throw a bait, not to play a fish.

It is difficult to learn the art of the free reel, far more difficult than to learn the art of fly casting, and as there seems continually something to be learned in skill, this form of angling is, as has been said, one of the two most interesting known today. Against it is the essential cruelty to live bait when used in this way. A minnow will not survive very many casts, and not even the tougher frog can long endure the thumping fall at the end of casts seventy-five or one hundred feet in length. Either minnow or frog ought to be killed at once before being used in this way; and this is the more reasonable because part of the art of bait-casting is to start the bait moving with the reel as soon as it strikes the water; and because, moreover, the success of the artificial baits, or even the piece of split pork rind, shows that live bait is not an essential to success in this style of angling.

Your Troubles Begin

The beginner in bait-casting is apt to have his own troubles for a while. Suppose that you have paid your six, eight or ten dollars or your thirty or even forty dollars for your casting reel and your five to twenty-five dollars for your casting rod, you may think yourself at the end of all your troubles, as the Quaker preacher assured a bridal couple once upon a time. The groom later reproached the preacher for this statement, and the latter blandly replied: "I did not tell thee which end of thy troubles thee was at." It is safe to call this stage of the performance the commencement and not the finish of the troubles. Written advice, of course, is not of so much service as that of a good caster willing to give lessons, as most good casters are.

The reel of your casting rod is, of course, seated above the hand, because the thumb must control it. Artists sometimes depict fly fishermen with the reel above the hand, which of course is wrong, and sometimes they depict bait-casters with the reel below the hand, which is of course impossible. The reel and the guides are necessarily on top of the rod also, and not underneath it, as in fly fishing. The hand grasp is of cork, usually, and some experts cut finger holds in a half-spiral in this cork, to give a better grip and keep the fingers in precisely the right place. The old form of rod, which left the hand grip sticking out a little to the rear so that the butt of the rod could be placed against the body in reeling in, was more comfortable than the ultra-short grip of today. The main thing about all this, however, is that you must now understand that your thumb is the most important part of your body. In a few moments you will be astonished to find how little brains you have in your thumb and how much brains you ought to have there.

You reel up your quarter-ounce or half-ounce weight—which can be bought at the tackle shops and used either on the grass or on the water, as you prefer—and leave from six to twelve inches of line at the tip, more if the rod be whippy, less if it be stiff. There is no click or stop on your reel, and your good thumb is the only control it is going to have while it is in use. You have to watch it all the time, for even your half-ounce plug will start it running, and you will be in good luck if you are not all tangled up before you start with your first cast. Should you ever be able to get out much line you will discover that a dry line of raw silk will burn a thumb-tip, and later you will learn that even a wet line will wear the skin very thin in a day's work. But you had better not use any protection for the thumb in beginning your education, and you had better not employ a weight of less than half an ounce. It is the touch of your thumb-tip, restraining the reel when beginning, relaxing as the bait goes forward, snipping down gently when the bait lands, that makes all there is to bait-casting. It looks easy. It is not.

Brains in the Thumb

Line your cast ahead of you, by dropping your rod down in front, in the line of your cast, with the weight close to the ground. Don't make a lot of fancy moves and nervous false motions, any more than you would twist or sprawl around when you go to the trap score to shoot. If you don't feel composed, look so. Now raise the tip of the rod over your head and carry it back of your head. Your elbow will be about at the height of your eyes, and your forearm and wrist will carry back so that your rod will lie behind your shoulder about parallel with the earth. At this point remember how you used to pitch a crabapple off a stick when you were a kid. While not precisely accurate, this is about as near as description can come in regard to the motion which you now should give your bait.

You used to cast a crabapple with one strong, forward impulse, after whipping it back and forward once or twice. You now whip your bait back and forward once or twice, but the motion you give it is not all one impulse with most of the force at the close, as in apple-throwing. You must learn to regulate the motion of your hand a little as it passes from behind your shoulder to a point in front of and below your face. You begin with the wrist and forearm, and the motion becomes quicker—an "accelerated motion" is what the scientists call it, although you don't think of that when you begin to cast. You must remember that your wrist is going to do a good part of the work. It is bent down and back when the rod is behind you, but when the rod-tip has gone over and ahead, and you are out at the full length of the arm, the wrist carries on through still a little farther; so that, toward the end of the cast, when the rod has gone over to a point forty-five degrees in front of you, you ease down the stroke of the arm from that forty-five degrees point to a wrist finish with the rod pointing straight out in front of you. The start of the cast is *accelerando.* This part of the finish is *diminuendo.* So you have three tempos, so to speak, in this one sweep of your arm over and forward. This all sounds very lucid and easy. It is not.

No doubt you thought your thumb as highly intelligent as any other thumb, and you were of the belief, when you started this cast, that your thumb was there on the job. But it was not. In theory you must start that reel, and ease it down precisely with the acceleration and diminishment of your rod movement. There are three beats, or tempos, for the thumb as well as for the wrist and arm. But in practice you very likely gripped your rod desperately, pinched your thumb down on the reel, stopped its revolution, and succeeded in

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getting out only twenty feet or so of line. Perhaps the jerk pulled back the bait, and you then let go of the reel, which did a little running on its own account, so that thereafter you were obliged to spend some time picking out a nice snarl. The soft raw-silk line runs down under its own coils and the fiendishly light-running reel works both ways. This is the justly celebrated overrun, or backlash, with which all bait-casters, even expert ones, are more or less familiar. When you have mastered the backlash you are a bait-caster.

There is such a thing as good form in the practice of any sport, shooting, riding, angling, anything else; and the way to get good form is to practice it understandingly from the very start. You can never shoot well if you hold your gun badly, nor can you cast well if you hold your reel in the wrong way. In the old side cast, when the bait was carried low and to the right, the handle of the reel was underneath and the plates practically parallel with the ground. When the arm swept up and forward, with some good casters the hand turned nearly over, and at the finish of the cast the handle was on top and the plates still parallel with the ground. Most casters would finish the side cast with less turnover of the hand, so that the reel would at the finish be on top of the rod, not at one side. This makes more friction both for line and reel. In this overhead cast, which you are now attempting, some anglers begin the cast with the plates pointing front and back, in planes at right angles to the ground; but you will do better if you retain the old theory and start the cast with the plates slightly angled, or as nearly as possible parallel to the ground, and the handle back and down; because you are going to finish with the handle on top and the plates parallel to the ground.

Now you rest your thumb-tip on the barrel of the reel, but you must not put force or impulse in that thumb. Therefore, let the impact of the cast, as much as possible, come on the front side of the forefinger and not on the thumb. Regard your forefinger as the mainspring and your thumb only as the regulator, and let your thumb work independently of the front side of your hand, against which the strain of the rod comes when you begin your cast. If you will figure this out you will see that it is the base of the best and most successful form in casting bait. Individual styles always vary, but a very good form lies in this method.

It is easy to cast a heavy bait from a free reel, but in angling the bait is not very heavy, so that there is nothing to drag out the line straight if your part of the cast has been bad. The reel runs very easily, but it must not be handicapped. Obviously it will run most easily when the handle is on top and the plates parallel to the ground. The whole cast, therefore, is pretty much with the reel and line at one side of the rod and not behind it. The finish of your cast, if properly delivered, will be with your knuckles up, your forefinger forming the fulcrum against the rod and your thumb independent and free, just keeping the reel from running too fast and so backlashing, and stopping it at just the instant the bait strikes the water. There must not be a lot of loose line between you and your bait, and there must be no difficulty with the reel. That frog must start to swim as soon as he strikes the water. The line left on the reel must be smooth and not looped up or snarled. You begin to reel as soon as the bait has landed, and theoretically it has landed on a straight line, perhaps a hundred feet away from you. It sounds easy, but it is not. If only dear Uncle Izaak Walton had gone against this free-reel proposition, we might today have a very different idea about the sweetness of his disposition.

Of course practice is the only thing that will perfect you in bait-casting, but you will be much helped by a study of the theory of it and by remembering that its equation lies in the coördination of the forefinger and the thumb. They must work at the same time, independently and unconsciously, but on the same tempo. The pressure is firm, then less firm, and then not quite so firm as at first—three tempos for each. Moreover, there is no artificial aid that will absolutely solve the problem for you. Your eye follows your bait and your thumb follows your eye. There are self-spooling reels and free-spindle reels, and even an eccentric winding reel that puts the line on like kite string on a stick; but none of these leaves you quite master of the full art of thumbing the reel. You should not, however, be discouraged, because on the afternoon of your first day you will be quite able to catch bass by bait-casting, as one has seen proved more than once with beginners. Overcasting, undercasting, pinching and tangling, all will come once in a while, but there is nothing very esoteric about bait-casting, and any North American citizen can learn it without much trouble.

You will do best to begin with short and gentle casts until you get the hang of the thing. When you fail to make a good cast reason out the cause of the failure. Two things seem to be desirable in many forms of projectile work: Don't "crowd"; and do "carry through." Take it easy at first, until you get the swing of it. By-and-by you will see your casting bait pass high overhead, in a flat curve, and land so far away from you that no bass can see you from where it lies. A bass does not mind the splash of a frog, but it dreads the flash of a rod or the sight of an angler.

If you are bank fishing with minnow bait you can use the side cast to good advantage. In boat fishing the overhead cast is better. You can get greater distance, say in tournament casting, by using the body cast, the left foot and leg going off the ground as you lean back to begin your cast. The principle in all this work, however, is the same, and it all comes to the delicacy of your thumbing of the free reel. Of course if you stand up in your boat you can cast farther and with more ease, but standing in a boat is always more or less dangerous, and you should learn to do your casting from a seated position.

Tournament casting, without doubt, has been the immediate means of developing this form of rod work to its present highly differentiated style. What you desire, none the less, is not so much record making in tournaments as the fair mastery of a gentlemanly accomplishment. At its best, angling in any form ought not to be a matter of competition but of enjoyment. The only thing that ought to be beaten in angling is the fish itself, and even that ought not necessarily to be killed. As to its application, no other form of angling is so deadly as bait-casting in fishing for that very shy and wary fish, the black bass.

In bait-casting, since the hook must be reeled in close to the tip, a leader cannot be used, but the snell of the average bass hook seems to answer the purpose, the bass usually striking the bait with astonishing speed. There is no fishing fun much better than seeing a big bass jump on to a frog that has come to him from he knows not where. He seems not to notice the hook, snell or line, but to be actuated only by an inordinate fear that the frog is going to get away from him.

In bait-casting the use of the boat is as important as the use of rod and reel. Pass gently along the outer edge of the rushes, and from a distance of fifty to a hundred feet peck at the open leads and pockets among the rushes and lilies where the bass are most apt to lie. It is possible to cast a good heavy frog fifty yards, or even more, but a half-ounce frog, delivered thirty yards from your boat, will do the trick. Most anglers prefer the speckled meadow frog, but the green frog, or young bullfrog, will do. The latter are more apt to swell up with air and water, in which case they do not look natural and must be deflated now and then. Frogs are not always easy to find or to catch. You can get the green frogs at night with a lantern as you wade in the mud around some lake, but you are quite apt to get malaria also. The speckled frog eats flies and finds them out on the grass in the sun. In the warm hours of the day they are, however, very active and difficult to catch, and the best time to get them is while the dew is still on the grass, when they do not jump so far.

You can keep frogs alive in any shady place where it is cool and you should not keep them in water. A covered barrel without water in it is good for your main stock, and in your boat you can carry them in a basket covered with wire, or in a bag, or even a stocking.

YOUR SAVINGS

The Wonders of Compound Interest

MANY people never become prosperous simply because they do not realize or know how money grows. They find it difficult to understand that a dollar is like the proverbial acorn from which tall oaks develop. If you plant it right and leave it alone the results are sometimes amazing. No agency, perhaps, has so important a part in achieving these results as compound interest. When Benjamin Franklin said that "money can beget money, and its offspring can beget more," he was merely telling what compound interest does. What might be called the arithmetic of steady savings comprises a chapter of investment that every man and woman should know about, and this week's article will be devoted to an attempt to explain it.

First of all, let us find out just what interest is. If you have ever had to borrow money at a bank, or from a hard-hearted individual, you will need no magazine article to explain it. You will know from costly experience. Technically, interest is the charge made for the use of money. It is like the rent paid for a house. If you borrow money from any one you pay him interest; if you deposit money in a savings bank the bank pays you interest. In both of these instances the money has been put out to work and has earned more money. There are two kinds of interest, simple and compound. The latter enters largely into the whole range of savings and into the question of how to increase them.

Simple interest is the interest on principal only. Take the sum of $100 deposited in a bank that computes interest semi-annually. The rate is six per cent. This means that every six months the deposit would earn three dollars. At the end of a year and a half you would have $109. The working principal has not increased at all.

Now take the same sum and put it out at compound interest at the same rate. In six months it would earn three dollars and there would be a total of $103, but from this time on the interest would be added to the principal and become part of it. Instead of having $100 at work you would have $103. For the next six months the interest would be $3.09, making the principal for the following interest period $106.09.

Thus, with each interest date, the working principal is increased by the addition of the interest earned. Your principal, in other words, is like a rolling snowball that gets bigger all the time.

There are two kinds of compound interest. Two illustrations may best explain them. One dollar deposited in a savings bank that pays four per cent will amount to $2.19 in twenty years. This is simple compound interest. One dollar, deposited every year for twenty years in the same bank at the same rate of interest, will become $30.97. This is progressive compound interest.

To get the full and beneficial results of compound interest not only must you begin to save but you must keep steadily at it. When you see the effects of progressive saving you find out just how valuable it is to get the thrift habit.

The revelation of the wonders of compound interest have a sort of Aladdin touch. For example, a sum left for a hundred years at three and a half per cent will increase thirtyfold. Money, at the same rate, doubles in twenty years.

With humble sums impressive ends may be gained. Nearly every human being can save five cents a day. This amount, saved each day ($1.50 a month) and deposited in a savings bank that pays four per cent interest will amount to $182.50 in ten years. It will earn $40.06 interest, making its total value at the end of that time

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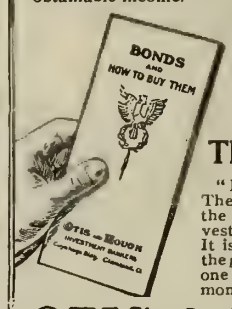

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Take ten cents a day, which means a deposit of three dollars every month, and put it through the same process. In ten years you will have saved $365, which will have earned $80.36 interest, making a total of $445.36. This is the result of simply saving the price of an ordinary cigar a day. As you increase the sum saved each day the value of steady saving is only more strongly impressed. Fifteen cents a day, or four dollars and a half saved each month and compounded will amount to $668.18 in ten years. Of this sum $120.68 is interest earned. Twenty cents a day or six dollars a month will amount to $890.99, of which $160.99 is interest. These sums saved would scarcely be missed from the purse of the average man. If you are able to put aside twenty-five cents a day or seven dollars and a half a month at the end of ten years you will find $1113.75 to your credit. If you are able to make the daily saving thirty cents or nine dollars a month you will be worth $1336.59. Forty cents a day or twelve dollars a month will roll up the tidy sum of $1782.16, of which $322.16 is interest; while fifty cents a day or fifteen dollars a month will amount to $2227.73, of which $402.73 is interest. Hence it is much to your profit to "despise not" the saving of small sums.

Now let us see what the systematic or rather progressive saving of a dollar a week can do. In one year the fifty-two dollars saved will earn, at four per cent, seventy-eight cents in interest, making a working principal of $52.78 at the start of the second year. At the close of the second year you will have $107.67; at the end of the fifth year $285.86; at the close of the tenth year $633.65. In fifteen years this steady saving of a dollar a week would show a total result of $1056.79. At four per cent this alone would yield a return of $42.27. At the end of twenty years this kind of saving would total $1571.59, while the first quarter-century would find you worth $2197.92. This sum, if you then stopped saving, at four per cent would earn $87.91 a year. If you kept up the saving of a dollar each week for fifty years you would accumulate $8057.16.

Looking at the saving of a dollar a week from a different angle, you find that at the end of thirty years every one of the fifty-two dollars that you had at the end of the first year had increased about fifty-eight times.

It has been figured out that a man who has deposited five dollars a week, every week, in a savings bank that pays four per cent can, at the end of twenty years, draw out six dollars a week and still leave his wife at his death all the money that he had originally deposited.

If a man or woman is able to save a dollar a day the results are big. This amount, put into a savings bank that pays four per cent, will amount to $1967.98 in principal and interest at the end of five years, and $4455.74 at the end of ten years.

How to Pension Yourself

Fifty dollars put into a savings bank each year will amount to the following sums at the end of twenty years: at three per cent it will aggregate $1383.38; at three and a half per cent it will roll up $1463.42; at four per cent it will amount to $1548.46; at four and a half per cent the total will be $1639.15, while at five per cent it will mean a total of $1735.96.

This figuring out of compound interest returns might be continued indefinitely. Sufficient results have been given, however, to show two very important things that the average man or woman who wants to attain a competency must bear in mind, and they are: first, that money will earn more money; second, that the only way to share the results of this kind of labor is to begin to save and then *keep constantly at it.*

It might be helpful, in this connection, to see some practical applications of the benefits of compound interest and saving. One of them is what might be called an automatic pension. It has been calculated that if a man whose income remains the same year after year will deposit one-third of that income each month in a savings bank that pays four per cent, he will be able to retire at the end of thirty-five years, and thereafter he or his heirs will receive the full amount of his income. If he will steadily deposit a quarter of his income in the same way he will be able to retire on full pay at the end of forty-one years. A fifth of his income, saved and deposited in this way, will enable him to stop work on full income saved at the end of forty-six years, while a deposit of one-tenth of his income will retire him at the end of sixty years.

To be able to retire on half income as a result of this kind of steady saving is easier. This can be achieved in twenty-four years by the deposit of one-third of the wages in a savings bank each month; in twenty-eight years by the deposit of one-fourth of the wages; in thirty-two years by the deposit of one-fifth of the income, and in forty-five years by the steady saving of one-tenth of the wages.

Uncle Sam, or rather the Bureau of Navigation, at Washington, has worked out an interesting lesson in saving and compound interest as an inducement to men to enter the navy. The calculation is based on the supposition that the man will remain in the naval service for thirty years. This means that he must enter when he is eighteen and leave, by legal retirement, when he is forty-eight. It is expected that he will have enough ability to become a petty officer at the end of four years of service and a chief petty officer at the close of eight years.

By this calculation the statisticians figure out that, if a sailor saves half of what he earns and puts it into a savings bank that pays four per cent interest, he will have coming to him at the end of the thirty years of Government service exactly $23,923. He may then retire on three-fourths pay for the rest of his life, which means that the United States Government will pay him $1163.28 each year as long as he lives. The income from what he has saved, together with his retired pay, will give him a total yearly income of about $2000. He can supplement this income by whatever wage he may choose to earn, for there is no bar on his taking a position in civil life. The saving conditions just enumerated are, of course, ideal, but they serve to emphasize the point, made earlier in this article, that it is only by steady and systematic saving that you can get the full results of compound interest.

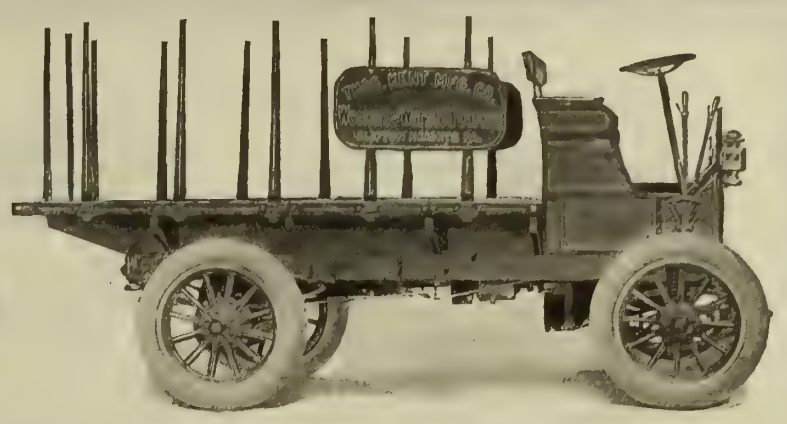
Dodging the Forfeiture Rule

But sometimes the most conscientious depositors lose interest on their savings by withdrawing them at the wrong time. For example, in many of the big New York savings banks, which are among the largest in the country, the rule is that, on all deposits withdrawn prior to an interest-paying date (usually the first of January and the first of July), the depositor forfeits all the interest accrued since the last preceding interest date. Many of these banks pay interest only twice a year. This ruling may seem harsh, but the bank officials say that there are two good reasons for it. One is that it would require a tremendous force of clerks to figure out the interest every time a man withdrew a small sum; the other one is that it encourages the depositor to keep his money in the bank and let it grow.

At this point the question arises, What is the depositor to do if he needs a sum of money urgently just before an interest payment? There is a very simple way out of it and in the explanation is a helpful lesson. Let us assume that the depositor has put $1000 on deposit in a savings bank that pays four per cent interest, with payments January 1 and July 1. His first interest date is July 1, and this means that he will get $20 in interest if his thousand dollars is still on deposit. An emergency arises that makes it imperative for him to have $800 for twenty days on June 10. If he draws this out of the savings bank he will lose the interest on it for the six months. What is he to do? He can take his savings bankbook to a commercial bank, use it as collateral, and borrow the $800. Assume that he is charged six per cent interest on this money. This means that it will cost him about $2.60.

Now if he had drawn the $800 out of the savings bank he would have forfeited $16 in interest. This means that by following the plan just outlined he paid only about $2.60 for the use of the money. Thus he not only practiced economy but maintained the integrity of his savings account.

Therefore it is important for the savings depositor to know just when the interest payments in his bank are made, and not to withdraw money at times when the interest might be forfeited. This, combined with steady savings, is the only way to obtain the big benefits of compound interest.



THE FRANKLIN TRUCK

Capacity, 2000 Pounds

The Franklin motor, being air-cooled, is preeminently fitted for commercial car work. Cooling is direct and positive; overheating is impossible; there is nothing to freeze. The cooling system is simplicity itself. There is nothing to get out of order and consequently nothing which requires attention. The unnecessary weight and mechanism of the water-cooled motor with attendant troubles are eliminated.

Franklin trucks, with capacity loads, weigh less than many touring cars. Light weight, strength, flexibility and pneumatic tires of large size are features of Franklin construction. Experience has demonstrated that pneumatic tires on commercial vehicles are superior to solid tires in that a higher average speed can be maintained with a minimum of jar to the load and vehicle, which results in greater efficiency together with a low cost of maintenance and depreciation.

The total cost of upkeep of a truck when equipped with pneumatic tires of proper size is less than when solid tires are used. And there are also fewer interruptions to the service.

Prices and general information will be furnished on request.

Trucks, Police Patrol Cars, Passenger Busses, Taxicabs.

H H FRANKLIN MANUFACTURING COMPANY Syracuse N Y

Licensed under Selden Patent

W. K. Kellogg's Corner

Message No. 13

Bad Policy to pay For Premiums.

Pack a premium in package goods, and enough of the quality is crowded out of the goods to cover the cost of the premium.

Kellogg's—the genuine—Toasted Corn Flakes, has always sold on merit alone. Its cost represents quality of real corn flakes—not crockery or toys.

It isn't policy to pay for premiums.

Kellogg's insures quality of real food.

The Genuine has this Signature

W. K. Kellogg

Made from Selected White Corn

The Overland

The Millions Lost on Overlands

We have had to decline more orders for Overlands than we have ever filled. Millions have been lost in lost sales. But we could have saved a large part of those millions by slighting our manufacture.

The Overland is the largest-selling car in the world. But certainly the sale would be very much larger had we always supplied those who wanted the cars.

For each Overland sold sells others. The average in the past has been four sales per car. So each sale lost has cost us, in addition, the sales which the car would have made.

In the first fiscal year—when we made only 400—we had calls for 2,000 cars. The next year we made 4,000, but 12,000 wanted the Overland. Last fall—before the first 1910 model came out—we had advance orders booked from dealers for 16,000 cars—four times our production of the year before.

This spring—with a factory capacity of 140 cars daily—we were at one time over 4,000 cars behind on orders for immediate delivery.

Now we supply cars promptly only by limiting each dealer's allotment. No Overland dealer may sell a car which he cannot deliver at once.

What We Could Do

We could increase sales largely for a little while in any of the following ways:

We could let others make our parts, and merely assemble the cars. A great many makers do that.

We could put our men on piece-work—the usual way—so they would have an inducement to skimp and to hurry. Instead of that, we pay each man by the day, regardless of what he turns out. And in every part of every department is a sign which reads "Quality First."

We could cut down immensely on our inspections. We could use thousands of parts which we now throw out. We could easily cut off one-half the time which we spend in testing our engines, then testing the cars on the road.

We could increase our sales millions of dollars this year by thus slighting our manufacture. But how long would each Overland then continue to sell four others like it?

What We Actually Do

We are told by an expert, familiar with the highest-priced cars, that the Overland is tested better than any other car in the world. He claims that we go to unwarranted extremes.

The various parts of an Overland must pass over 10,000 rigid tests and inspections. Some models require 12,500 inspections.

The parts are tested alone, then in combination with others, then as an assembled whole. Every day we discard some hundreds of parts because of some defect—some lack of exactness—which ordinary inspection would pass.

We require that an engine, before it goes into a car, shall be so perfectly balanced that a pencil will stand on end on a cylinder while the engine is running.

In many parts exactness is required to the thousandth part of an inch. Then every chassis is given at least two trial runs on rough and hilly roads. That is why Overlands are always all right. We leave no mistakes to be discovered by owners.

Cause of Record Sales

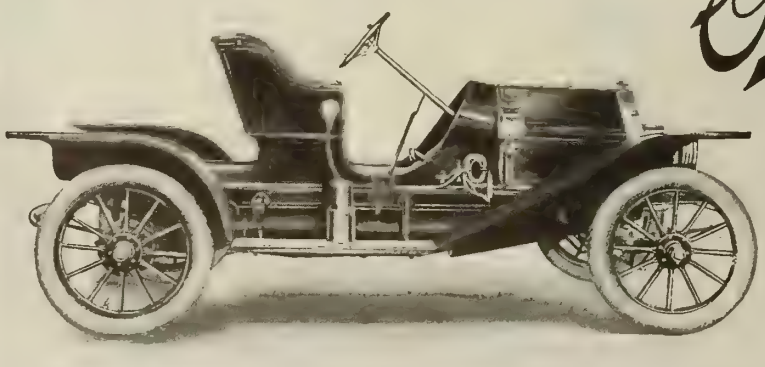
There are thousands of owners talking about Overland cars just as they write to us. They tell how, month after month, they run without any adjustments. They are telling of long use, without any cost for repairs. They are reporting on thousands of miles run at a total cost of three-fourths of one cent per mile.

They tell how the Overlands always keep going, regardless of roads or weather. Thus our owners become the best salesmen we have, and their cars are our best advertisements.

It is in that way alone that the Overlands have come to the topmost place. We build every car as though our whole fame was at stake on it. And wherever we send out an Overland car there comes back a demand for more.

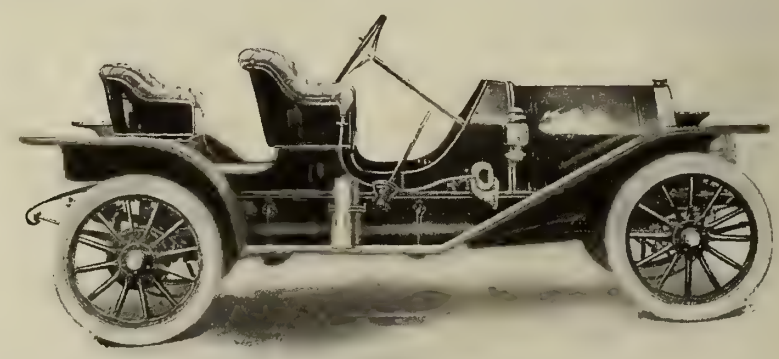
Every man knows that this must be so. It would be utterly impossible to control the largest sale in the world without making the best cars ever created. And it would be just as impossible to build such a car without the infinite care that we give to it.

The Overland



This is the $1,000 Overland—25-horsepower—102-inch wheel base. Price with single rumble seat, $1,050; with double rumble seat, $1,075; with complete toy tonneau, $1,100.

All Prices Include Gas Lamps and Magneto



This is the 40-horsepower Overland for $1,250. Wheel base 112 inches.

See What Overlands Give for the Money

The Overland

Overlands sell at a dozen prices, from $1,000 up. But don't measure the car by the price you pay, compared with others' prices. For remember that Overlands outsell all others largely by underselling.

$1,000 seems a low price for a car. It suggests some cars which are under-powered and under-sized—that are toy-like imitations of real motor cars.

But the $1,000 Overland is a 25-horsepower car. It has a 102-inch wheel base. Its possible speed is 50 miles an hour.

In exhibitions it carries four passengers up a 50 per cent grade, starting from standstill. We have run it 7,000 miles, night and day, without stopping the engine. Many an owner has run it 10,000 miles without making any adjustment.

It is this $1,000 car which is used in the U. S. mail service, where each does the work of three horse-drawn vehicles. They have made their daily trips for a year and a half, in all sorts of weather, without a moment's delay. They have made those trips in snow so deep that all other traffic was stopped.

It is this $1,000 car on which we fit our light delivery body. These delivery cars carry 800 pounds and two passengers, and the veriest novice must be able to always keep them going.

It is our $1,000 car which numerous concerns now supply to their road-men. They enable one salesman to do two salesmen's work.

An Ample Car

The $1,000 Overland will go as fast as you ever care to go. It will climb any hill with a road up it. It will last as long as any car at any price.

The power is sufficient for any usual requirement. Yet one of these cars in a test has run over 28 miles on one gallon of gasoline.

This car—like some of our higher-priced models—operates by pedal control. One goes forward or backward, fast or slow, by simply pushing pedals. A child can master the car in ten minutes. A woman is now driving one of the cars from the Atlantic to the Pacific.

Many a millionaire owns a $1,000 Overland, because it is so utterly simple, so trouble-proof, so easy to handle for the man who drives his own car.

The price includes gas lamps and magneto. The car complete with toy tonneau costs but $1,100. In size, style, power and capacity, it will bear comparison with many cars selling up to $2,000.

Higher-Powered Cars

The 40-horsepower Overlands, with 112-inch wheel base, cost from $1,250 to $1,500, depending on style of body, etc. Heretofore these prices have indicated lower-powered, smaller-sized cars. But these are big cars, with all the style that any price can buy. And many a car costing up to twice the price has a lesser power.

The Marion-Overland—prince of the line—sells for $1,850. But this car is a racer. It is the car which we use to win contests against some of the costliest cars. It has outshone cars at twice the price in numerous great events.

There is pride in owning such a car. There is satisfaction in feeling that you have the best you can get. For the Marion-Overland is the utmost that our best engineers can produce.

But judge none of these cars by the price alone, compared with what others ask. For it is easy to prove that no other car gives what the Overland gives for the money.

And don't get an Overland which far exceeds your requirements, simply because it is cheap.

Overland Economy

We make more cars than any other maker, and we make them by modern automatic machinery. Over $3,000,000 has been invested to make Overland cars economically.

We devote one factory to one model alone. Every machine is adapted to it. Every man is trained in doing one thing.

In these ways we have cut our costs twenty per cent in the past year alone. Smaller makers with lesser facilities cannot compete with these cars.

So don't judge what you get in an Overland by comparing our prices with others. Send us this coupon and we will mail full information about these various cars. Then you can compare them, part by part, with any other cars you know.

We have dealers in 800 towns.

J 26

The Willys-Overland Company
Toledo, Ohio

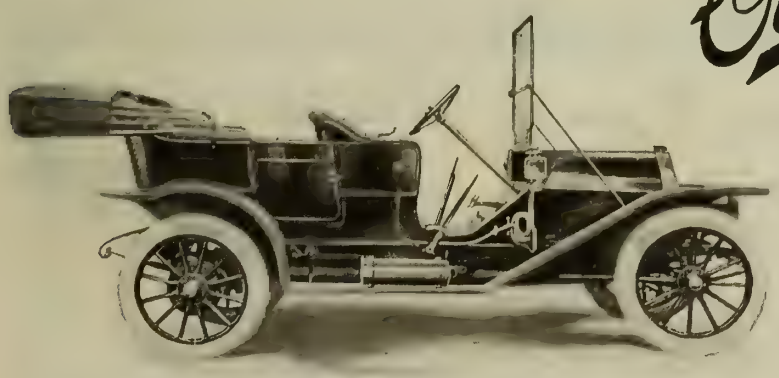
Please send me information about

Passenger Cars ☐ *Delivery Cars* ☐
The Marion-Overlands ☐

_____ _____

_____

The Overland



Other Overland models cost $1,300, $1,400 and $1,500, according to style of body, etc.

Licensed Under Selden Patent

The Marion-Overland, with touring body, costs $1,850. Also made as racing roadster, as town car and with torpedo body.

(86)

TELEPATHY

(Continued from Page 7)

"She doesn't know anything about his life," said Jerry. "How should she? She admires a certain character that she conceives to be her brother's; that's all."

"He used to be very stupid."

"Handling money," said Jeremiah, "has sharpened his wits enormously. He passes for bright. And he is good at showy games. . . . As for me, she thinks that because I don't exert myself I'm indolent, and that because I do the society act I don't get on well with men, and that because I don't hunt and play polo I'm timid."

"And what," said Jordan coldly, "do you see to admire in her?"

"She—she—why, she's only a child, and she's in wrong on the things that count. . . . And what have I to do with admiration, anyway? . . . I love her, and she won't have me, and I'm sick and tired."

"Well," said James, "we are all sick and tired. But I am relieved to find that the underlying cause is so very trifling. Try to cheer up a little, so that Jordie and I will feel less depressed. . . . Miss Paulding is in wrong, as you say. . . . Jordie and I will make it our business to see that she gets in right."

"Her decision is irrevocable," said Jeremiah solemnly, "and she doesn't want me to keep trotting after her."

"What makes you think so?"

"She told me so herself."

James' comment was most unfeeling. He said: "Rats!"

VI

JAMES did the most of his hunting on Long Island or in Virginia, and contented himself with such ribbons as his horses could take in the New York show; but once having resolved on the conquest of Philadelphia he spared neither pains nor money to that end. The main difficulty was to pass himself off as Jeremiah. Jeremiah had many friends in Philadelphia whom James knew neither by name nor by sight, and sooner or later he must entangle himself in various embarrassing situations. "I must show off and get out," he confided to Jordan, "before I'm shown up and kicked out."

So as not to hurt the feelings of any of Jeremiah's friends whom he might meet face to face and not recognize, James went forth behind a pair of darkly smoked glasses and pretended that he had had belladonna put in his eyes and that he could not see his hand before his face.

"I can just see to ride, and that's about all," he said.

"But," one would object, "isn't it dangerous to go to hounds half-blind?"

"As a matter of fact," said Jeremiah, "it doubles the fun. You put your horse at what you think is a fence, and it turns out to be a railroad trestle. . . . Who's this coming up?"

"Billy Taunton."

"It's wonderful how blind I am. Hello, Bill."

"Hello, Jerry—how's the boy?"

"Fine and dandy."

"Never knew you were a horseman."

"Oh, I'm not," said James. "My brother James makes a business of it. I'm just a loafer. But once in a while, when my liver needs shaking up, I like to go for a little ride."

"A little ride!" exclaimed the newcomer. "Is that what you call your performance of last Tuesday? I heard Old Leathers say that if you were his son he'd lock you up in a lunatic asylum."

James chuckled.

"I think they're going to make a start," he said.

. . . . . .

That night James went to a large dinner party given by Old Leathers and found, somewhat to his dismay, that he was to sit next to Miss Paulding. "Now," he thought, "I shall be found out." But he was not.

"You've avoided me ever since you came on," she said in an injured voice, "and you aren't a truthful person, because you said you were no good at horses."

"You know best," said James, "why I have avoided you. As to the other thing, why, compared to people who are really good at horses I'm no good at all. So I spoke the truth."

"If you are not good at them," she said, and she was unable to suppress a note of admiration in her voice, "who is?"

"My brother James for one," said James, and he wanted to laugh.

"And were all the other things you told me fibs? That you weren't good at shooting, or any other games, and that you didn't like anything but clothes and parties?"

"I told you what I liked most," said he. "But that doesn't prevent me from doing other things to make up. If there are seven for polo I'm always glad to make an eighth, or if there are three for tennis I'll make a fourth. But those aren't serious things."

"And what I said," said Miss Paulding, "was that I had no use for a man who couldn't do the things that other men do, not for a man who wouldn't."

"Then," said James quietly, "we had a little falling out that was unnecessary. We each misunderstood the other."

"But you intimated that you thought me a little fool for caring so much about showy qualities."

"Oh!—oh!" protested James.

"I am," she said, and a moment later, "tell me, did you bring your string over just to show me ——"

"What if I did?"

"Then please stop showing me before you break your neck. I am convinced."

"Even if I never mount a horse again?"

"Even if you never do. And I think it would be a comfort to me if you would promise that you never would."

"I never make rash promises," said James. "But I'll think about it. If I promised you that, what would you promise me?"

"I think you are laughing at me behind those absurd glasses."

"No, I'm not. What will you promise?"

"Nothing rash on the spur of the moment. I've had a lesson, I admit it. Isn't that enough?"

James found a pencil and wrote on his dinner card: "If you will promise to be Mrs. Jeremiah Livingston, Jeremiah will promise never to do any dangerous riding as long as he lives." He showed her what he had written. "How about it?"

"Why do you put it in such a funny way?" she asked, as if the phrasing of the question interested her more than the question itself.

"How about it?" he asked.

"I don't know," she said; "I want to think."

"When will you have thought? I'm leaving early in the morning for New York. I am going South next Monday to shoot in the Wheeling handicap ——"

"But I didn't know that you ever shot. Do you do that well too?"

"Not as well as my brother Jordan, of course—but ——"

"Is he going?"

"No. We never compete against each other in the family. . . . But aren't you begging the question?"

"I'll be quite frank," she said seriously. "I can't possibly do you justice when you have those glasses on. It doesn't seem quite as if we were the old friends that we are."

"I am afraid," said James, "that you are still interested in what shows."

VII

JORDAN, who had been practicing steadily, entered the Wheeling handicap and won over such famous shots as Mr. Wilson of Savannah, "Ed" Brown and "Dan" Dudley. That night he was feasted in triumph, and during dinner he received a telegram initialed by Miss Paulding. The telegram said: "I'm more convinced than ever. Bully for you!" Among the shooters was Miss Paulding's brother, but he had retired after the seventieth round with a large string of goose-eggs to his discredit. Jordan telegraphed to James: "The iron is hot; bring Jerry to Washington."

But James came alone.

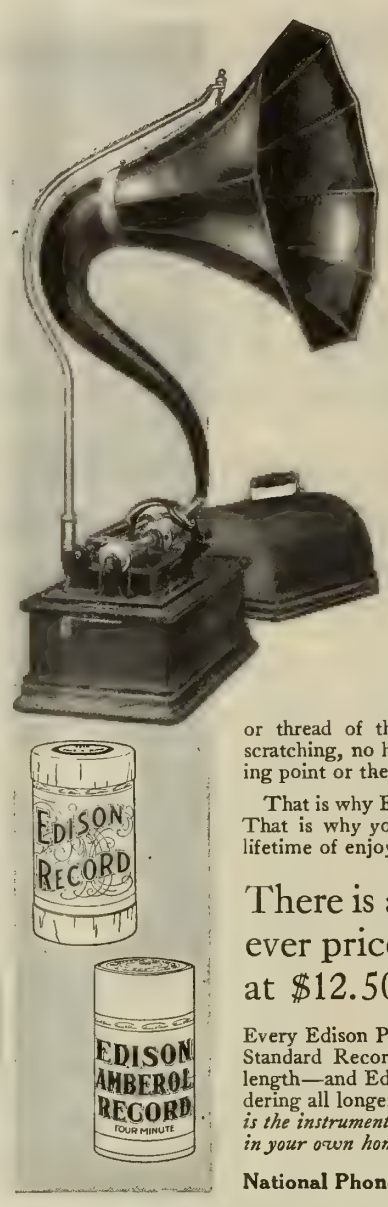
"Wouldn't he come?" Jordan asked, much concerned.

James did not answer directly.

"I am a fool," he said.

"Pass rapidly from the general to the particular," said Jordan.

"It looks," said James with a sigh, "as if you and I were to be sympathetically miserable with Jerry for the rest of our lives. . . . Damnation!" His temper and disgust broke all restraint. "It would have been time enough to suffer when we



The perfect sound-reproduction which established the supremacy of the

EDISON Phonograph

lies in the point of contact between the Phonograph and the Record—the *sapphire* reproducing point.

This is the point that conveys the sound from the Record to the audience. And right here is the secret, the perfect lifelike tone of the Edison instead of a metallic, nasal tone.

But this is not the only feature of the sapphire reproducing point. The sapphire point is not a "point" but a "button," and it travels in the groove or thread of the Record with a minimum of friction. There is no scratching, no harshness and practically no wear on either the reproducing point or the Record.

That is why Edison Records retain their sweet musical tones for years. That is why your Edison Phonograph is an investment that brings a lifetime of enjoyment.

There is an Edison Phonograph at whatever price you wish to pay, from the Gem at $12.50 to the Amberola at $200.00.

Every Edison Phonograph of every type plays both the regular Edison Standard Records, which render every kind of selection of the usual length—and Edison Amberol Records, which play twice as long, rendering all longer selections as originally meant to be played. *The Edison is the instrument that gives you the very best of all kinds of entertainment in your own home.*

National Phonograph Company, 11 Lakeside Avenue, Orange, N. J.

New Model 27 **Marlin REPEATING RIFLE**

The only gun that fills the demand for a trombone ("pump") action repeater in .25-20 and .32-20 calibres.

Shoots high velocity smokeless cartridges, also black and low pressure smokeless. Powerful enough for deer, safe to use in settled districts, excellent for target work, for foxes, geese, woodchucks, etc.

Its exclusive features: the quick, smooth working "*pump*" *action;* the wear-resisting *Special Smokeless Steel* barrel; the modern *solid-top* and *side ejector* for rapid, accurate firing, increased safety and convenience. It has take down construction and *Ivory Bead* front sight; these cost extra on other rifles of these calibres.

Our 136 page catalog describes the full *Marlin* line. Sent for three stamps postage. Write for it.

The Marlin Firearms Co. 19 Willow Street, New Haven, Conn.

Hay Fever and Asthma

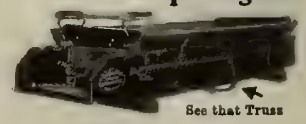
Sufferers from these two afflictions can be greatly relieved by the use of a little device which we will send to any address to be tested 7 days before you decide to keep it.

This device filters the air. The dust, pollen and other foreign matter, which produce irritation that causes Hay Fever and the paroxysms of Asthma, are eliminated. Relief is immediate. The delicate membranes of the nasal cavities are rested and protected so that the affected parts have an opportunity to regain their normal powers of resistance. This device is not a cure, but it gives relief instantly. Thousands are in use. They are not annoying and cannot be seen when worn.

Send name and address so that we may let you have a 7 days' test of this little device.—The Nasal-filter Company, 400 Globe Bldg., St. Paul, Minn.

A New Idea in Dump Wagons

At One-Third the Usual Price



Simply placing this Box on any wagon gear makes an outfit that will dump sand, gravel and crushed stone instantly or will spread it. Entire foot operation. Many in use on Panama and Barge Canals. Also with Contractors, Teamsters, Roadbuilders, etc. *Write for free information today.*

Everett Mfg. Co. 44 Lake Street, Newark, N. Y.

$180,340.00 MADE BY MY CLIENTS

YOU Should Have My FREE BOOKS

telling HOW OTHERS will do the same IN THE FUTURE. "WHAT and HOW to INVENT" BOOK FREE!

E. E. VROOMAN, *Patent Lawyer*, 856 F, Washington, D. C.

had messed our own love affairs. But to be lovesick and heart-whole at the same time is contrary to all past and reasonable experiences. I tell you it makes me sick."

"What has happened?" asked Jordan.

"Like a fool," said James, "I gave Jerry a hint of what we've been up to—masquerading as him and all. He took it hard. He said it was dastardly and dishonorable. He slipped off the train at Philadelphia to see her and explain."

They marched solemnly into the hotel café, seated themselves at a corner table, and ordered something to drink.

"I could stand feeling the way I do for several months," said Jordan presently, "but to go on for years and years, and all because of a girl I've never spoken to in my life——"

"It's worse for me," said James, "because when I was pretending to be Jerry in Philadelphia I saw something of her, and got to like her myself. Quite a good deal. Quite a good deal."

For the next ten minutes neither of them spoke. And neither of them touched his drink. Both sat plunged in deep and gloomy thought. Then suddenly the corners of Jordan's mouth flickered into a smile, and his whole expression changed to one of care-free youth, good-nature and cheerfulness. James met the smile with one to match. An instant later the brothers had burst into laughter.

"Well, I'll be jiggered!" said Jordan.

"Me too," said James. "And it can mean only one thing: Jerry has just finished explaining."

Jordan nodded.

"He's just finished explaining," he said, "and if my personal feelings of relief and exhilaration are any criterion, why, he's just beginning to kiss her."

"Better send 'em a telegram," said James. It was to this effect:

"We're feeling fine; for Heaven's sake, don't quarrel!"

THRIFT

Juvenile Savers

SEVERAL building and loan associations in the East have "juvenile savings annexes" where youngsters' accounts are kept separately from those of adults. The first annex was started some years ago with considerable skepticism as to the ability of boys and girls to put money in the bank and keep it there, but all doubt has vanished before results. An association in East Rutherford, New Jersey, has six hundred juvenile accounts in a population of not more than fourteen hundred children, while there is nearly thirty thousand dollars to the credit of nine hundred youngsters who deposit with another association in Corning, New York; and Elmira, New York, has a thriving "annex." How the boys and girls save money, and why, is shown in the following cases drawn from such juvenile annexes.

A colored boy's mother is a widow who supports herself by washing clothes at home, doing fine work for hotel guests and well-to-do families. The boy, who is eleven, goes to school regularly. In spare time he delivers washing, sometimes receiving tips. He also has a vegetable garden and sells produce. Surplus cash goes on deposit. He now has seventy-three dollars, and means to save enough to open a barber shop when he is old enough and has learned the trade. His thrift has led his mother to plan for owning the five-room cottage they live in, and she has put away nearly two hundred dollars. The house can be bought for one thousand dollars, of which the building and loan association will lend eight hundred dollars. On the advice of its officers the widow is saving another one hundred dollars before purchasing, so that she can make improvements. When the purchase is made this loan will cost her eight dollars a month and small taxes, a total about equal to the present rent. At that rate, in twelve years she can own the place free.

What Two Boys Did

A boy, now fourteen, was at the age of four adopted from an orphans' home by a farmer. When he got old enough to go to school, he saw a home savings bank and wanted one. His adopted parents deposited a dollar at the juvenile annex, securing the bank, but told him he must earn money to keep the account growing. The farmer gave him a hive of bees, and with this he started, selling honey and adding other hives. He also undertook to do odd work repairing fences, clearing land, painting, making lawns and flower beds. This has given him a liking for farm life, and he now plans to take a college course in scientific agriculture, having more than three hundred dollars put away toward expenses. Getting this nest-egg together has taught him management to such a degree that his adopted parents now take his advice in all matters, and have themselves started saving. When their account had grown to a comfortable figure the boy figured out a novel investment for it, persuading them to buy a harvester and other farm machinery, which not only lightened work and made it possible to raise more produce, but also could be rented out each season to neighbors on a profitable basis.

A drunkard's boy, further handicapped by a shiftless mother, got interested at Sunday-school in the possibilities of bettering himself. He began earning money running errands and selling papers, and had thirty dollars in the juvenile annex before he was eight years old. When he was ten his parents died, and he went to live with relatives in a city, working at odd jobs and still adding to his savings. When he was twelve he got a job in a silk mill, going to night school and improving his opportunities in every way. Today he has a fair education and is assistant foreman in a department, with prospects of being foreman before long. His savings account exceeds six hundred dollars, and he means to buy a home soon, with the purpose of getting married when he is twenty-one. His experience in thrift has given him a determination to marry none but a "juvenile annex" girl.

A Boy's Livery Business

A Civil War veteran, earning a dollar and a half a day, was killed at his work, leaving a widow and an eleven-year-old daughter. The mother managed to support herself and the girl by washing, keeping the latter at school. The girl saw other children taking their home banks to the juvenile annex, and wanted one too; and as the widow washed for an officer of the building and loan association, she asked him for a bank, displaying a dollar and thirty-eight cents that she had saved. He took it, added a dollar to her money, and gave her a bank and a passbook. That original nest-egg of two dollars and thirty-eight cents eventually grew to two hundred dollars, which the girl saved with the purpose of taking a course in a business school.

A boy of thirteen began saving only eighteen months ago, but, though he has to work hard out of schoolhours at odd chores for nickels and dimes, he has one hundred and thirty dollars to his credit. Some of his money has been earned delivering goods for merchants and taking care of horses. He is fond of horses, and has noticed that there is an excellent demand for light teaming in the small town where he lives. So, by next spring, with the help of a job during his summer vacation, he hopes to accumulate two hundred and fifty dollars and buy a horse and buggy. Already he has found a good animal that can be had for two hundred dollars, while a carriage-dealer is keeping his eyes open for a rig that can be bought for fifty dollars. On Saturdays and Sundays, when there is more demand for livery rigs than the town can supply, he will let his outfit to young men who want to take girls riding. The roadmaster in that township has promised to hire the boy's horse for work during part of the week, and sometimes the local grocer or butcher needs an extra horse; so that, with this investment and his own services, he hopes to earn money faster.

Safety and Sanity

An Advertisement by Elbert Hubbard

LIFE insurance eliminates chance through the operation of the Law of Average. The knowledge of the Law of Average as applied to the duration of human life is gained in but one way and that is through statistics. ¶ Now, there are accurate statistics, not only as to the average life of individuals, but also as to the life of a legacy; that is, how long five thousand, ten thousand, or twenty-five thousand dollars will last the average person who is not used to handling such sums. ¶ A widow with money is a shining mark for the mining-shark. I am sorry to say it, because I think well of woman's ability to manage her affairs; but the fact is five thousand dollars usually lasts a widow three years, and ten thousand is dissipated in five years. Doubtless, the average man, not used to having such lump sums come to him, would do no better. ¶ Money in a lump sum in the hands of those not versed in finance is a burden and sometimes a menace. It lays them open to the machinations of the tricky and dishonest, also the well-meaning men who know just how to double it in a month. ¶ Realizing these things, and to meet a great human need, the Equitable is now issuing a policy which, instead of being paid in a lump sum on the death of the insured, gives a fixed payment every year (or more often) to the beneficiary as long as she shall live. On her death any unpaid instalments are to be paid to her heirs in one sum or in payments, as may be desired. ¶ Here is a plain, simple, safe plan whereby you can insure those dependent upon you against want and temptation, by insuring them against their indiscretion, and yours. It is the Equitable Way.

The Equitable Life Assurance Society

OF THE UNITED STATES

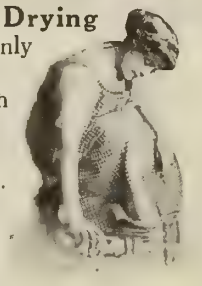
"Strongest in the World"

The Company which pays its death claims on the day it receives them

PAUL MORTON, President, 120 Broadway, New York City

AGENCIES EVERYWHERE! None in your town? Then why not recommend some good man—or woman—to us, to represent us there? Great opportunities to-day in Life Insurance work for the Equitable.

Floors Waxed for a Third Usual Cost



Columbus Hard Drying Liquid Wax—the only liquid wax on the market—covers much more surface than common paste and powdered waxes do. One gallon covers 2,500 to 3,000 square feet. The saving in cost is considerable. But more important, is the ease with which **liquid** wax is applied.

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The whole operation takes less than an hour. No heavy brush is needed. Apply and polish with a soft cloth. Water doesn't injure the finish or turn it white; heel marks don't show. The finish is hard but elastic.

Sample Free

Ask your dealer, or if he hasn't it, send his name and 4 cents in stamps for postage, and we'll send you a liberal sample bottle, also our book on floors. Try Columbus Liquid Wax on a floor or piece of furniture. Note what it does and how easily it does it. Ask your dealer. Put up in different size cans—25 cents to $3.00. A $3.00 can lasts a year.

Always look for "Columbus" on the label.

Columbus HARD DRYING Liquid Wax

The Easiest Applied Floor Finish.

The Columbus Varnish Co.

Dept. 10 (29) **Columbus, Ohio**

It's *fun* to polish motor brasses with

ARCO SPOTZOFF

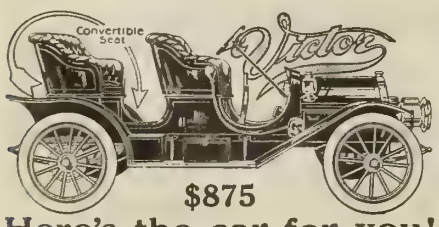
and *how* they twinkle!

Arco Spotzoff is the name of the quickest, cleanest, snappiest metal polish on earth. We like to send samples, especially to motor car owners. Your name on a postcard brings one.

The Atlantic Refining Co.

Cleveland **Ohio**

We are looking for live merchants and garage owners everywhere, and we have a very special proposition to offer the *early* ones. Be early.



$875

Here's the car for you!

Handsomely designed—20-24 h. p. motor, powerful brakes, fine Goodrich Tires, full elliptic springs, long wheel base, etc.—the things that count in service. Easy riding, simple to drive. Strong, sturdy—stands constant use over any roads. Great hill climber. Can be quickly converted into delivery wagon, when desired. Equipped with side and tail lamps, horn, tools, tire repair kit and pump. No car to equal it at $875. Write for complete catalogue of Victors—$725 to $1500.

Victor Automobile Mfg. Co. 4255 Papin St., St. Louis

THE INDULGENT WIFE

(Concluded from Page 11)

"You have my word of honor for that as well as his." It was Wild Mag who spoke. "I may not always have behaved toward the weaker sex as I should. But this time, Morris, I ran straight."

"I believe you," answered Effie. "And I have to acknowledge I did too."

"As to the difficulties this disclosure creates, I don't want you to think of me. The thing is for you two to save your happiness."

"I'm not quite sure that you oughtn't to divorce him anyway, Effie," I said. "Very often a woman has to try three or four times before she gets a good husband."

"Oh, come off, Effie, old girl," said Fred. He spoke roughly, like the true man that at heart he is. He struck a match on—on his trousers and lit his pipe. But there was, I felt, an undercurrent of deep feeling in what he said. And his words should sink deep into the hearts of American men, of husbands wandering from the home. "I'll make it straight with the papers and the Senate. I'll be able to prove at least that you knew nothing of what I was doing. Senator Clark here must look out for herself, as I'm sure she can. I'm going to give up your 'bally' politics anyway and stick to the ponies. Men can't understand politics, Effie; I see that now. Men are foolish to try to go out of their sphere. I can take you on at tennis, Ef, but not at legislation. I'm through with it. I'm glad, if you'll take me back, to go back as an old-fashioned man, just a husband."

Are the words not beautiful, mellow with that old mid-century radiance? I confess my throat felt choky and my eyes wet as Fred held out his arms to Effie, who after a moment's pause was infolded in them.

Fred is now the President of the Men's Anti-Suffrage League, one of the most valuable and useful men in the community and one of the happiest husbands.

Coöperation Onions and Cotton

(Continued from Page 9)

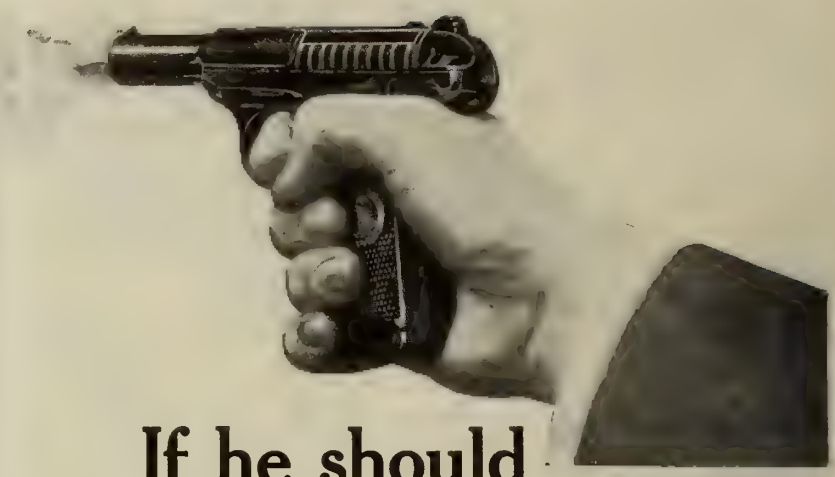
No doubt the average northern mind, inspired by literature of antebellum days, associates cotton with plantations of baronial extent and imagines the typical cotton grower as a sort of agricultural nabob; but in Texas, at least, cotton growing is distinctly a small farmer's proposition. The census for 1900 shows in that state 228,000 farms whose chief product is cotton, and the average size of these farms is only 98 acres. The same census shows, based on returns for 1899, that the average gross income from these cotton lands was $5.17 per acre, or $509 per farm. Obviously there is nothing very baronial or nabobby in a gross yearly income of $509.

As a matter of course the cotton grower, like most other farmers, has helplessly taken whatever price was offered him for his product, irrespective of whether it covered the cost of production. D. J. Neill, of Fort Worth, formerly president of the Farmers' Union and now editor of the union's organ, the Texas Farm Coöperator, relates that he once diligently planted, cultivated, picked and marketed a crop of twenty-eight hundred bales, and got less than eight hundred dollars net for it.

Also, after the farmer had parted with his cotton he frequently saw a clique of enthusiastic agriculturists belonging to the New York Cotton Exchange take the commodity in hand and run up the price on the spinners several dollars a bale—a performance that is still going on with unabated zest, and which, at this writing, the United States Government rather tardily proposes to investigate.

Naturally the cotton grower was pretty generally in debt and struggling with a credit-and-mortgage system under which he often pledged his crop before harvesting it. How the system worked in one particular is described as follows by C. S. Barrett, of the Farmers' Union:

Farmer Brown needs some fertilizer. Along in January he drives to town and calls at the office of Mr. Smith, who deals in fertilizer. He stands around the office



If he should come to-night—the Thief

THE thief comes prepared—prepared to take your valuables. Carries the necessary tools. Is expert in their use. One of his tools is the ***revolver.*** In plain words, he is *prepared* to take your life. His deadly intent and expertness make up for his revolver's awkwardness and slowness.

You have neither expertness with a revolver nor deadly intent. You cannot afford to stake everything upon a wrist-straining, trigger-flinching, slow-as-molasses firearm.

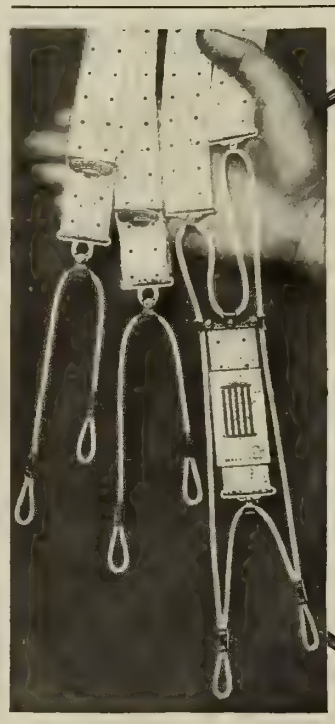
Settle this matter to-day for the sake of your family. Get the Savage Automatic. The one gun that points straight, shoots true, fires fast, without practice. It is the one gun any woman can shoot straight. You pull the trigger for each and every shot. Reloads a fresh magazine of ten shots in a flash.

10 Shots Quick

Our free book, "The Tenderfoot's Turn," by Bat Masterson, tells why you point the Savage instinctively true. Send your dealer's name on a post card to-day to Savage Arms Co., 77 Savage Ave., Utica, New York.

RIFLES Ask your dealer to show you the new .22 calibre Repeater, 1909 model. Price, $10.00. Also the high-power Featherweight takedown with interchangeable barrels. Send for rifle book.

THE NEW SAVAGE AUTOMATIC



Grasp This!

To enjoy real suspender comfort you must wear Shirley President Suspenders.

The sliding cord in the back, which is an exclusive feature of

SHIRLEY PRESIDENT SUSPENDERS

makes them responsive to every movement, and by equalizing all strain not only insures greatest comfort but maximum wear.

Three weights—two lengths. *Signed guarantee on every pair.* At dealers or direct for 50c.

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SHIRLEY PRESIDENT SUSPENDERS

1717 Main Street, SHIRLEY, MASS.

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PATENTED AUG 16 1898
The Shirley President is the height of Perfection
READ OUR GUARANTEE
SATISFACTION OR MONEY BACK
If this suspender proves unsatisfactory in any particular, mail it to US—not your dealer—with your name and address plainly written on back and we will repair, replace, or (if requested) refund your money.
THE C A EDGARTON MFG CO
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Agents Earn Money

Selling our Perfect Hand Vacuum Household Cleaners. Within easy reach of every home. Cleans thoroughly with the minimum of physical effort. Housewives snap it up. Big margin of profit for salesmen and women.

Send for descriptive circular and terms.

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381 4th Ave., N. Y.

EXTERMINATE ALL RATS AND AVOID DISEASE

A 25c bottle will do the work. Send today, now, for one bottle of

BAC-RAT-TERIA

which is an infallible rat and mice killing remedy, they dying outside your house, as they must seek air. Non-poisonous to any other animal.

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Elegantly colored post cards of this enchanting tropic land—landscapes, street scenes, rare fruits, strange fishes, native sports and customs; 300 subjects. 5 all different 15c postpaid; 10 for 25c; 25 for 50c. Cards stamped, signed and mailed from here to your friends' addresses, 6 for 25c. Full list with your first order. Send today. Surprise your friends with something new.

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The smallest, the lightest, the easiest to load and operate of all cameras for popular size pictures—and the nearest dealer will prove it to you.

Splendidly equipped for all amateur work. Loads in daylight. Has automatic shutter, R. R. lens, reversible finder, and is covered with seal grain leather. Inexpensive, too. 3¼ x 4¼, $10.00; 3¼ x 5½, $12.50; 4 x 5, $12.50; 5 x 7, $20.00.

Ask the dealer or write us for our new catalogue, describing 50 styles and sizes of Premos, and be sure to specify PREMO catalogue.

ROCHESTER OPTICAL DIVISION
Eastman Kodak Co. Rochester, N.Y.

Toes won't poke through stockings

when Togards are worn. They fit snugly over the forepart of the bare feet underneath the stocking, and prevent the toes from wearing through even the thinnest stockings.

Togards make darning a thing of the past, give longer life to stockings, and insure foot-comfort at all times. They absorb perspiration, protect tender feet and make walking easier. They are light, soft, and elastic, take up little space, and are sanitary and washable.

Natural color—not dyed—in sizes for men, women and children.

Lisle—10c a pair; 12 pairs $1.
Silk—25c a pair; 12 pairs $2.75.

Every pair in a sealed wax envelope bearing the Togard trademark.

Sold by dealers throughout the world. If yours should not have Togards, we'll send them prepaid on receipt of price—be sure to state size of stockings.

H. L. NELKE & CO., Nelke Bldg., Philadelphia

FLASH LIGHT
SPARK PLUGS

With PLATINUM FIRING POINTS. The BEST plug for MAGNETO.

Ask your *dealer* or *write us*. Write us about *Gasoline Storage Outfits*—Cat. B.

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THE UNIVERSITY OF CHICAGO
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HOME STUDY offers 350 class-room courses to non-resident students. One may thus do part work for a Bachelor's degree. Elementary courses in many subjects, others for Teachers, Writers, Accountants, Bankers, Business Men, Ministers, Social Workers, Etc. Begin any time.

18th Year The U. of C. (Div. C) Chicago, Ill.

DAISY FLY KILLER placed anywhere, attracts and kills all flies.

Neat, clean, ornamental, convenient, cheap. Lasts all season. Made of metal, cannot spill or tipover, will not soil or injure anything. Guaranteed effective. Of all dealers or sent prepaid for 20 cents.

HAROLD SOMERS
160 DeKalb Ave.
Brooklyn, N. Y.

on one foot and then on the other for half an hour trying to screw up his courage to ask for credit. Presently he sidles up to Mr. Smith's desk and says he wants some guano. This dialogue ensues:

Mr. Smith: How much do you want?

Farmer Brown: Well, let's see. H'm—really I ought to have four tons, if I can get that much.

Mr. Smith: Gracious, man! That's a lot of guano! You know it's mighty scarce this year. What kind of security can you give me?

Farmer Brown: I could give you a cotton note, due October 1.

Mr. Smith: Well, I suppose I could take a cotton note, but I don't like to. However, I'll draw up a note.

The note specifies that Farmer Brown shall, on the first day of the next October, deliver to Mr. Smith seventeen hundred pounds of good middling cotton as payment for the four tons of guano; also, it creates a lien upon Farmer Brown's crop and gives Mr. Smith power to enter the farm and seize the stipulated amount of cotton.

Such, roughly stated, are conditions which the Farmers' Union set out to remedy some seven years ago. It was obviously a huge undertaking, for similar conditions obtained in other cotton-growing states, while marketing of cotton and speculating in it comprise an immense, world-wide interest, highly organized, employing many millions of capital and buttressed by long-established custom.

In the official history of the Union the beginning of this huge undertaking is recorded substantially as follows: In August, 1902, Mr. Newt. Gresham was sitting on a log at a crossroads country store in Rains County, Texas, pondering the unsatisfactory condition of himself and his cotton-growing neighbors. "He was poor," says the history, "and like his neighbors had struggled with the credit-and-mortgage system." He had, however, been interested in the Farmers' Alliance, which also had its rise in Texas a generation ago and at one time embraced many thousand members. He thought coöperation was the way out and invited a number of neighbors to meet at Smyrna Schoolhouse and hear his views. Out of the handful at this meeting, nine were so impressed with the views that they agreed to join him in forming an organization.

An Ambitious Plan

Adopting the ambitious title, Farmers' Educational and Coöperative Union of America, the ten gravely proposed, among other things, "to organize and charter subordinate unions in Texas and the United States; to teach farmers diversification of crops, domestic economy and the process of marketing; to discourage the credit-and-mortgage system; to eliminate gambling in farm products by boards of trade and cotton exchanges; to secure profitable and uniform prices for grain, livestock, cotton and other products of the farm."

For a debt-ridden ten this might seem quite a contract. "We were all poor men," says one of the ten, "and of course it required money to put our plans in operation. We succeeded in borrowing some and then got out advertising and started to organize other unions." Almost as soon as the first union was organized farmers in a near-by community, in Rains County, invited Gresham over to tell them about it. From that time to this the organization of new local unions has gone on pretty steadily in Texas and elsewhere in the South—even in California and the Northwest. In Texas alone there are now five thousand and seventy-five local unions and a hundred and sixty county unions, besides the central state organization.

The Union proper has no capital stock. One joins it substantially as he would a lodge, by accepting the constitution and by-laws, which in nowise bind him as regards the marketing of his crops, and by paying the small dues. White persons over sixteen years of age and "Indians of industrious habits" are eligible to membership; but the constitution bars persons "engaged in banking, merchandizing, practicing law or belonging to any trust or combine for the purpose of speculating in agricultural products." An editor may get in by taking the following obligation:

"I, ——, do solemnly promise upon my honor that I will openly support the principles of this Union through the columns of

The Westinghouse 8-inch Residence Fan costs less than a quarter of a cent an hour to operate.

It is extremely light—only 4½ lbs.—can be carried about anywhere.

And yet—owing to its scientific construction it produces a strong, well diffused volume of air, giving to the whole room an atmosphere of coolness and comfort.

It is noiseless in operation, beautiful in design and finish, and altogether the most remarkable fan ever produced.

Westinghouse Electric Fans

like all other Westinghouse products, are of sterling quality. Every part is made to last and to stand hard service.

The various styles and finishes are told about in Fan Book 4100, which is yours for the asking.

If your lighting company or electric supply dealer does not have the Westinghouse Residence Fan, use the coupon.

Electric Irons The Westinghouse Electric Sad Iron enables you to iron without a stove. You need only one iron and it lasts a lifetime. Send for folder 4147.

Westinghouse Electric & Mfg. Co., Pittsburg, Pa.
Please deliver to my address, C. O. D., express charges prepaid,
One 8-inch featherweight Fan, Price $10.00,
One Electric Iron, 5-lb. $4.00, 6-lb. $4.25, 7½-lb. $4.50.
The current I use is { Alternating / Direct
The Voltage marked on the Electric Lamps I use is _____
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Slip on a ROXFORD Garment—

See how easily it goes on—how well it fits. That's *comfort* for you. Roxford is full cut. It fits. No binding or chafing.

You can get Roxford in the *new styles*—knee drawers, short-sleeve or sleeveless shirts without buttons. Made of good long-wearing balbriggan—absorbs perspiration and prevents chilling. Does not shrink—fits after months of wear and washing. *There's a little book on*

Roxford Underwear

For Men and Boys. It tells about this great improvement in masculine undergarments. Send for it before you purchase your Spring underwear. *It's well worth writing for.*

Long-sleeve shirts
Short-sleeve shirts
Sleeveless shirts (no buttons)
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Ankle-length drawers
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50c., 75c., $1.00. Send your name for the Book and please yourself

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Original and Genuine
MALTED MILK

Rich milk malted grain extract in powder. A quick lunch.

The Food-Drink for all ages. Better than Tea or Coffee. Keep it on your sideboard at home.

Others are Imitations—Ask for "HORLICK'S"

The Beauty Soap Supreme
The soothing luxury—the white, creamy lather—the sweet fragrance of cleanliness—the velvety softness—the purity beyond compare; these are things that make
CRADDOCK'S BLUE SOAP
ideal for the toilet and bath—the Beauty Soap supreme.
CRADDOCK'S HYGIENIC BLUE SOAP
It's BLUE for a Purpose
All high-priced French Soaps are colored Soaps.
Craddock's is strictly a French Soap.
It is made by the French Process.
It is also a Colored Soap—a Blue Soap—and the first high grade Toilet Soap to sell at Ten Cents a Cake.
But all Colored Soaps are not French Soaps—All Blue Soaps are not Craddock's. Get the genuine.
At all druggists and grocers
Made in Cincinnati Ohio

my paper, the ——; and should the time ever come when I cannot consistently do so I will quietly withdraw from the Union and remain silent concerning the workings of the same."

So far, of course, the Union is simply educational and social—a sort of big farmers' lodge. Its commercial operations are organized separately. In Texas it now has 321 local cotton warehouses, costing three to five thousand dollars apiece. Each warehouse is owned and operated by a separate corporation formed by members of the Union. A member may subscribe to stock in the warehouse or not, as he pleases, but no subscriptions are received except from Union members.

When the cotton is picked, beginning usually in July, it is hauled from the field in loose bulk to the nearest gin, where it is sucked up from the wagon, the seed is separated from the fiber and the latter is put in bales. To give the farmer a short haul the gins are from one to three miles apart. In Texas there are over four thousand active ones and in all the cotton states over twenty-seven thousand. Farmers say most of them are controlled by a concern which they call the cottonseed trust; but, as the gins are not actual factors in marketing, control of them is not essential to a coöperative marketing plan. The Farmers' Union now has thirty-five gins out of the four thousand. Each is owned by a separate company composed of Union members, as with the warehouses.

From the gin the cotton is hauled to the most convenient town and there either sold or stored and held for higher prices. If it is to be held it must be warehoused, and as the chief object of the Union is to get farmers to hold their cotton until a satisfactory price is bid, it naturally attaches great importance to ownership and control of local warehouses by the farmers themselves. Usually, if the farmer is going to hold his cotton, something more than a warehouse is necessary—that is, he must be able to borrow money on it. The panic of 1907, for example, occurred when the marketing of cotton was at its height and banks generally shut off credit. Mr. Neill, on behalf of the Union, succeeded in arranging with a syndicate of Galveston bankers, having foreign connections, to advance money on warehoused cotton and thus put a good many farmers in position to hold their cotton if they wished; but even when there is no panic the matter of financing stored cotton is often troublesome.

Cotton to be Standardized

Except on paper in speculative circles cotton is not generally sold by grades, as wheat is. Mostly it is sold by samples until it finally reaches the spinner, and he buys by inspecting the actual stuff, paying for a particular lot what he judges it to be worth for manufacturing purposes. Thus a warehouse receipt for cotton does not have the definite, negotiable value that a warehouse receipt for, say, No. 1 red winter wheat has. The latter has a quite definitely determinable value, and is, therefore, almost as negotiable as a banknote.

When farmers generally sold their cotton outright as soon as it was ready for market, and the holding was done by middlemen, this imperfect negotiability of the warehouse receipt did not concern them. Now, however, that farmers are often doing their own holding it is a drawback. The Union hopes in time to establish grades for cotton—nine in number, four above and four below the staple "middling uplands"—which would have the same comparatively fixed meaning that grades of wheat and corn have. This would not only do away with extensive and wasteful samplings, but it would give the grower a warehouse receipt on which he could borrow money almost anywhere.

At Galveston the Union has a "central agent," J. C. Albritton, with whom the local warehouses—theoretically at least—keep in touch, and who acts as their market adviser and sales agent. It is intended that an abstract of every receipt issued by a local warehouse shall be sent to the central agent, who will thus have the total available supply of Union cotton under his eye at all times. Ultimately it is intended that whoever wants to buy a farmer's cotton will have to go to a central agent, who is the farmer's own representative—in which case, of course, the price of cotton would no longer be made on the New York and New Orleans Cotton Exchanges. Whatever manipulation occurred would be done by the farmers themselves by withholding their cotton, and whatever benefits accrued therefrom would be reaped by the producers instead of by speculators and middlemen.

That ideal condition is still very far from being realized. It is claimed, however, that the Farmers' Union, through its local warehouses, has handled as high as one-third of the Texas cotton crop. In Mississippi the Union has adopted a more highly centralized plan. There they are organizing a single corporation with two million dollars capital to own the local warehouses and finance and market the crop.

The cotton-holding power of the farmer depends a good deal on his borrowing power, and under present conditions that borrowing power depends a good deal upon the managerial ability and financial standing of the warehouse company. Receipts issued by an able and strong concern would naturally be more favorably regarded at the bank. Formerly, as rather often happens in coöperative enterprises, farmers were misled by class feeling into selecting one of their own number to manage the local warehouse. They found, however, that a very good farmer might be a very poor cotton merchant. Now, as a rule, they select business men experienced in that particular trade. The change has been beneficial.

The Fight for Steady Prices

For several years the Union fixed fifteen cents as the minimum price at which members should sell their cotton. Only in the last year has that price been realized. How much the holding of cotton by Union members may have counted in making the extraordinary prices of the year, no one could well attempt to say. Undoubtedly other and larger factors counted more. In the last year, also, the Union fixed fifteen dollars a ton as the minimum price for cottonseed. When that point was reached the Union fixed eighteen dollars as the minimum; then twenty-five; and seed actually sold above thirty dollars. But the seed was influenced by the same extraordinary factors as the fiber. Chief of those factors, no doubt, were a rather short crop, good times and large consumption of cotton manufactures, high commodity prices generally and a rampant bull speculation at New York.

From the first a prime object of the Union has been "to eliminate gambling by cotton exchanges." Cotton growers complain of speculation more bitterly than any other class of farmers and fight it more vigorously—probably with good reason; for in no other big farm product is the gambling quite so outrageous. The price variations are extraordinary. A ten-million-bale crop in 1903, for example, brought the growers a hundred and sixty million dollars more than a crop of the same size the year before, and a little more than a crop one-third larger brought the next year. From September to February in 1903-4 the price of the May option on the New York Cotton Exchange rose eighty per cent. The next year, in the same period, it dropped forty-four per cent. In the current year we have had pretty frequent price fluctuations such as would drive a manufacturer crazy if he had to cope with them in selling his products. Indeed the United States Government finally seems minded to take this scandalous subject into its own hands.

"What we're after," said Mr. Neill, "isn't so much a high price, but a fair price based on cost of production and a reasonably staple price. Nowadays Texas farmers are beginning to keep books. Many of them know what a bale of cotton delivered at the local warehouse has cost them as accurately as a manufacturer knows his shop-cost. They want a price that will cover that cost and a fair profit, and they want to be able to count on such a price with some degree of certainty."

That looks like a very reasonable want. Undoubtedly the difficulties in the way of realizing it are very great; and the Farmers' Union comes in for a great deal of scoffing—partly owing to its bad habit of dropping into turgid rhetoric; but, so far as I see, this coöperation enterprise is the only agency in sight that definitely aims at a realization of the cotton growers' wants.

Editor's Note—This is the sixth of a series of articles by Mr. Payne on Coöperation. The seventh and last will appear in an early number.

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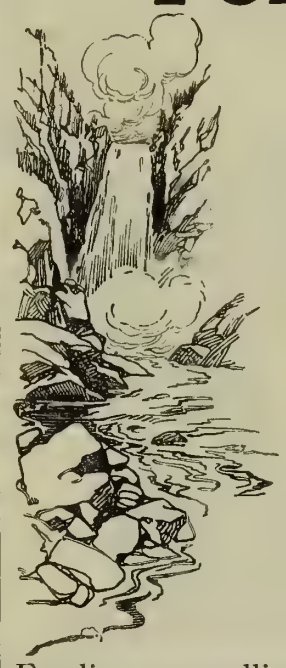

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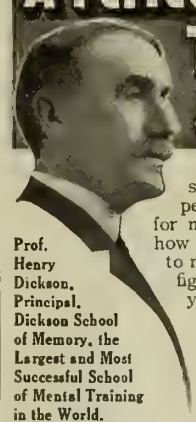

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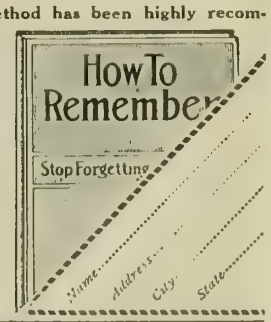

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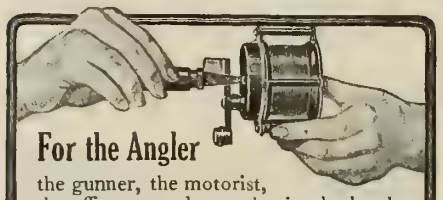

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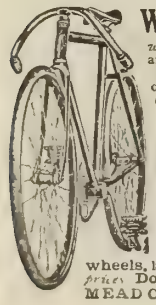

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THE DEMOCRATIC SITUATION

(Continued from Page 5)

horses and cows and crops to City Hall callers. He usually goes to his St. James place on Friday night and stays there until Monday. When he is in the country he puts on old clothes and boots and walks around and visits the neighbors. His city home is in Brooklyn, and when he is there he generally walks over to the City Hall. He knows everybody in the streets—newsboys, truck-drivers, street-car men, shopkeepers—and hundreds speak to him every day. Politicians wait for him along the way and pop out at him from behind corners when he is walking in. He wears a square-topped derby hat most of the time, with yarn mittens and a tippet in the winter.

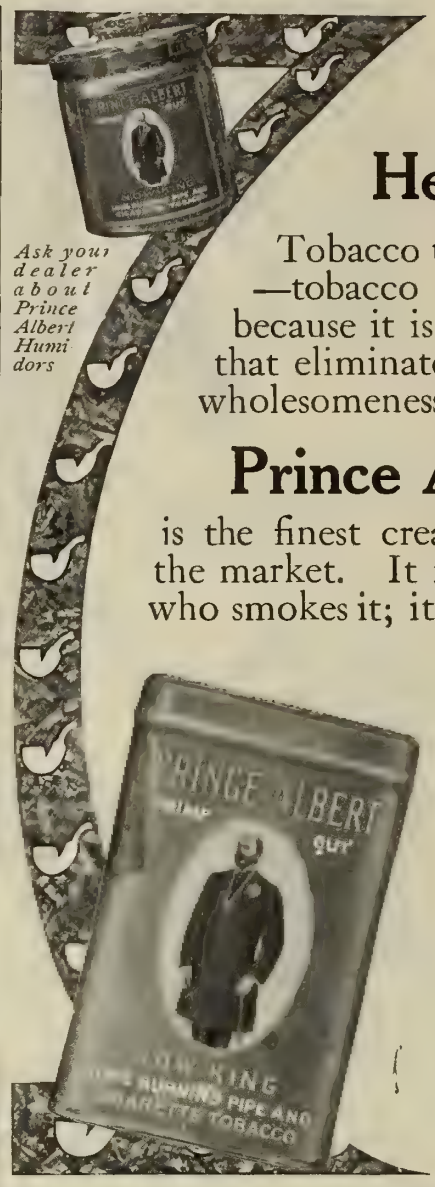
He introduced Epictetus to the New York public. Until he began quoting from that early advocate of the what-difference-does-it-make cult, and delivering little extracts concerning the philosophy that the sum of wisdom is to desire nothing but freedom and contentment and to bear and forbear, the New Yorkers had but vague ideas as to whether Epictetus was a racehorse or a breakfast food. He is as unconventional as McClellan was conventional. Early in his term he went to a dinner given by the City Hall reporters, put on an apron, ate steaks with his fingers and drank beer out of mugs. Then he went across the square to the Suffolk County dinner, and left, thoroughly angry, because there was no delegation waiting to receive him. Later he gave a dinner to the reporters and called in the manager of the place to read him a severe lecture for serving a brand of wine different from the one he had ordered.

He has made many speeches—some rebuking the city's defamers and some defending the city's credit. An especial charge of his is the police force. He helps policemen when he thinks they are right and makes a lot of trouble for them when he thinks they are wrong. One policeman, for example, went to him and confessed he had been wrong in a battery case, and the mayor asked for clemency for him. He is a great letter-writer. Whenever he has an idea he wants to promulgate he puts it in a letter to somebody. If he ever should get to be President he would be as voluminous in his communications as T. Roosevelt.

Gaynor's Sound Advice

Moreover, he has a lot of common-sense and a shrewd wit. He wrote to the Police Department one day saying that when an officer went into a saloon and ordered whisky, it might be presumed the barkeeper handed out whisky, and it was not necessary to take a few more drinks in order to give expert testimony as to what it was. He wrote to Charles W. Appleton, a new magistrate: "Don't strut in office. Don't browbeat the unfortunate. Go down to your office tomorrow as meek in spirit as you are today." He makes many speeches, usually full of advice. It makes no difference to him with whom he is talking. He cautioned five hundred ministers at a meeting to be very careful about defaming the city in order to make an impression concerning its sinfulness; and he refused a permit to a man who wanted to preach in the streets in the Jewish section of the city, saying there is no need to proselyte the Jews, as their religion is as good as ours, and that much of the good in ours came from theirs anyhow.

He went after the politicians right off the bat. Some of his early notices that the politicians must keep their hands off caused consternation; but, evidently, the mayor meant them. He wrote to the Park Commissioner of the Bronx: "It is understood that every one appointed must belong to a political club and pay dues. Let that be stopped. Let no political influence interfere with your work." This, by the way, was a hard slap at the Tammany scheme of organization, upheld as it is by the district political clubs. He wrote to the new Tax Commissioners: "Politics must be banished from your department. Find some propertyowner trying to corrupt a deputy and we will have him indicted." More than that, he denounced as a criminal offense the padding of city payrolls in the interest of politicians. He has refused to make political speeches, has refused hundreds of invitations to go to other



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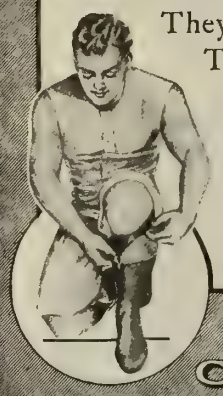

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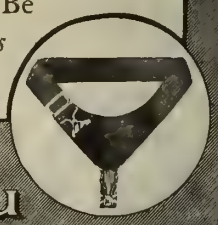

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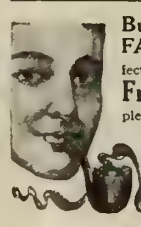

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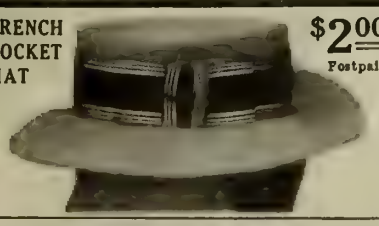

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parts of the country and talk on political subjects, and he will not talk about the Presidency in public. That does not mean he does not talk and think about it in private, among his intimates.

When Mayor Gaynor was making his appointments he picked out men well fitted for the important positions. He early made a saving of about one hundred and fifty thousand dollars by cutting off sinecures, throwing out political favorites and establishing an eight-hour day. Hundreds of useless men in positions in the water and dock and other departments were discharged. He abolished the old Aqueduct Board, saying the commissioners had been "doing trivial things or trying to stir up things in order to make the pretense that their work is unfinished." He named a new board and gave it three months to finish the work and shut up shop. He demanded equal tax assessments and simply shot holes in the Catskill water project, which had been loaded down with politicians, many of them Conners men from upstate who were working for the nomination of McClellan for Governor this fall. He fired scores of fifty-dollars-a-day men and caused great distress among the upstate grafters who had these soft snaps. He cut down the expert counsel business on this project by establishing a bureau in the corporation counsel's office to handle its legal business. Sometimes these political lawyers, doing the law for this water project, got as high as fifty thousand dollars a year, and fees of twenty-five thousand dollars were not uncommon. He ended the municipal ferry graft. Under the old plan two boats, constantly out of commission for repairs or in reserve, kept full crews aboard, and the other boats were loaded down with useless employees. He chased a large number of political sailors from those soft berths.

Ohio's Democratic Possibility

When it came to the police he made it clear that he was the head of the Police Department, and that he was responsible. He announced, early in his term, that "all bad men must be driven from the force." He personally investigated ten police clubbing cases brought to his notice by people calling at the City Hall. Early in his term a dozen policemen were tried for clubbing and dismissed, and there is little clubbing now. After two months of observation he personally gave an order to the police establishing a new excise policy which, he claimed, would do away in a large measure with the police-saloon graft. He said that graft amounted to two million dollars a year. He ordered that policemen must not make arrests in barrooms—holding that arrests on the premises opened the way to barter and graft. He ordered the patrolmen to watch the front doors of the saloons on Sundays and after hours, and the detectives to get rear-room evidence and turn it all over to the precinct captain in the form of affidavits. These affidavits are sent to the District Attorney for action. This eliminates personal dealing between the saloonkeeper and the policeman.

This is merely a recital of a few of his activities. A spare, whiskered, restless man, he is constantly on the move. It is idle to deny that he is playing politics, but he is playing politics in such a novel way and with such apparent ingenuousness that most of New York thinks he is the greatest mayor the city ever had.

A review of the political situation in New York would not be complete without mentioning William Sulzer, who is a candidate for the nomination for Governor. William Sulzer is serving his eighth term in Congress. He has more influence and more ability than all the rest of the New York City Representatives put together. He is an honest and a capable man, although given at times to highfalutin oratory.

From all this will be seen the importance the situation in New York takes on in a national sense, so far as the Democratic party is concerned. Still, New York does not command the situation. There is a man in Ohio, Judson Harmon, the present Democratic Governor, who will be a candidate for reëlection this fall. He will loom very large as a Democratic Presidential possibility in 1912 if he is reëlected, and it is my purpose to discuss Harmon and his chances in another article.

Editor's Note—This is the first of three articles by Mr. Blythe reviewing the present Democratic situation.

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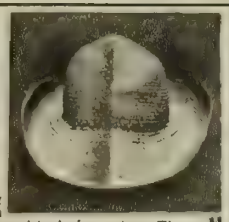

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AILSA PAIGE

(Continued from Page 17)

"I've done my best to explain to her——"

"Oh, Steve! You!—when it's a matter between her soul and God!"

He said, reddening: "It's a matter of common-sense—I don't mean to insult Mother—but—good Lord, a nation is a nation, but a state is only a state! I—hang it all!—what's the use of trying to explain what is born in one ——"

"The contrary was born in your mother, Steve. Don't ever talk to her this way. And—go out, please; I wish to dress."

He went away, saying over his shoulder: "I only wanted to tell you that I'm not inclined to sit sucking my thumb if other men go, and you can say so to Father, who has forbidden me to mention the subject to him again until I have his permission."

But he went away to business that morning with his father as usual; and when evening came the two men returned, anxious, dead tired, having passed most of the day standing in the dense throngs that choked every street around the bulletin-boards of the newspaper offices, waiting for news from Fort Sumter.

Ailsa had not been out during the day, nor had Mrs. Craig, except for an hour's drive in the family coupé around the district where preliminary surveys for the new Prospect Park were being pushed.

They had driven for almost an hour in utter silence. Her sister-in-law's hand lay clasped in hers, but both looked from the carriage windows without speaking, and the return from the drive found them strangely weary and inclined for the quiet of their own rooms. But Celia Craig could not close her eyes even to feign sleep to herself.

When husband and son returned at evening she asked nothing of the news from them, but her upturned face lingered a second or two longer as her husband kissed her, and she clung a little to Stephen, who was inclined to be brief with her.

Dinner was a miserable failure in that family, which usually had much to compare, much to impart, much badinage and laughter to distribute. The men were weary and uncommunicative; Estcourt Craig went to his club after dinner; Stephen, now possessing a latch-key, disappeared shortly afterward.

Paige and Marye did embroidery and gossiped together under the big crystal chandelier while their mother read aloud to them from Great Expectations, which was running serially in a magazine. Later she read in her prayer-book; later still, fully dressed, she lay across the bed in the alcove staring at the darkness and listening for the sound of her husband's latch-key in the front door.

When it sounded she sprang up and hastily dried her eyes.

"The children and Ailsa are all abed, Curt. How late you are! It was not very wise of you to go out—being so tired ——" She was hovering near him as though to help his weariness with her small offices; she took his hat, stood looking at him, then stepped nearer, laying both hands on his shoulders, and her face against his.

"I am—already tired of the—war," she sighed. "Is it ended yet, Curt?"

"There is no more news from Sumter."

"You will—love me—best—anyway, Curt—won't you?"

"Do you doubt it?"

She only drew a deep, frightened breath. For within her heart she felt the weight of the new apprehension—the clairvoyant premonition of a rival that she must prepare to encounter—a rival that menaced her peace of mind—a shape, shadowy as yet, but terrible, slowly becoming frightfully defined—a Thing that might one day wean this man from her—husband and son too—both, perhaps ——

"Curt," she faltered, "it will all come right in the end. Say it. I am afraid."

"It will come out all right," he said gently. They kissed, and she turned to the mirror and silently began preparing for the night.

. . . . . .

With the calm notes of church bells floating out across the city, and an April breeze blowing her lace curtains, Ailsa awoke. Overhead she heard the trample of Stephen's feet as he moved leisurely about his bedroom. Outside her windows, in the back yard, early sunshine slanted across shrub and grass and whitewashed

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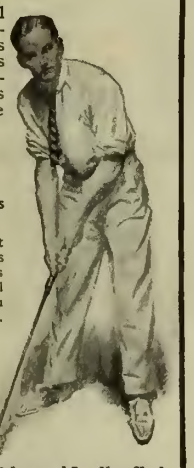

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fence; the Sunday quiet was absolute, save for the church bells.

She lay there listening and thinking. The church bells ceased; and after a while, lying there, she began to realize that the silence was unnatural—became conscious of something ominous in the intense quiet outside—a far-spread stillness which was more than the hush of Sabbath.

Whether or not the household was still abed she did not know; no sound came from Celia's room; nor were Marye and Paige stirring on the floor above when she rose and stole out barefooted to the landing, holding a thin, silk chamber robe around her. She paused, listening; the tic-toc of the hall clock accented the silence; the door that led from Celia's chamber into the hall stood wide open, and there was nobody in sight. Something drew her to the alcove window, which was raised; through the lace curtains she saw the staff of the family flag set in its iron socket at right angles to the façade—saw the silken folds stirring lazily in the sunshine, tiptoed to the window and peered out.

As far as her eyes could see, east and west, the street was one rustling mass of flags.

For a second her heart almost hurt her with its thrilling leap; she caught her breath; the hard tension in her throat was choking her; she dropped to her knees by the sill, drew a corner of the flag to her, and laid her cheek against it.

Unknown, poignant emotions possessed her; lips and lids were quivering with an anguish so utterly new that it bewildered her; and she found no name to give this passion which had seized and was shaking her slender body. Newer, deeper, stronger emotions were giving place to bewilderment, pity and pain, stealing subtly upon her, thrilling her every nerve and vein.

Her eyes unclosed and she gazed out upon the world of flags; then, upright, she opened her fingers, and the crinkled edges of the flag, released, floated leisurely out once more into the April sunshine.

When she had dressed she found the family in the dining-room—her sister-in-law, serene but pale, seated behind the coffee urn, Mr. Craig and Stephen reading the Sunday newspapers, Paige and Marye whispering together over their oatmeal and cream.

She kissed Celia, dropped the old-fashioned, half-forgotten curtsy to the others, and stood hesitating a moment, one hand resting on Celia's shoulder.

"Is the fort holding out?" she asked.

Stephen looked up angrily, made as though to speak, but a deep flush settled to the roots of his hair and he remained silent.

"Fort Sumter has surrendered," said her brother-in-law quietly.

Celia whispered: "Take your seat now, Honey-bell; breakfast is getting cold."

. . . . . .

At church that Sunday the Northern clergy prayed in a dazed sort of way for the Union and for the President; some addressed the Most High as the "God of Battles." The sun shone brightly; new leaves were starting on every tree in every Northern city; acres of starry banners drooped above thousands of departing congregations and formed whispering canopies overhead.

Vespers were solemn; April dusk fell over a million roofs and spires; twinkling gasjets were lighted in street lamps; city, town and hamlet drew their curtains and bowed their heads in darkness. A dreadful silence fell over the North—a stillness that breeds epochs and the makers of them; but the first gray pallor of the dawn awoke a nation for the first time certain of its entity, roaring its comprehension of it from the Lakes to the Potomac, from sea to sea; and the red sun rose over twenty states in solid battle-line thundering their loyalty to a Union undivided.

And on that day rang out the first loud call to arms; and the first battalion of the Northland, seventy-five thousand strong, formed ranks, cheering their insulted flag.

Then, southward, another flag shot up above the horizon. The world already knew it as the Stars and Bars. And beside it, from its pointed lance, whipped and snapped and fretted another flag—square, red, crossed by a blue saltier edged with white, on which glittered thirteen stars.

It was the battle-flag of the Confederacy flashing the answer to the Northern cheer.

(TO BE CONTINUED)

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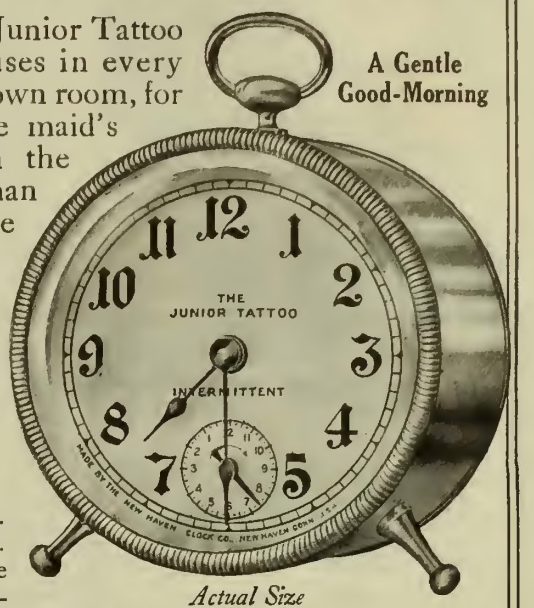

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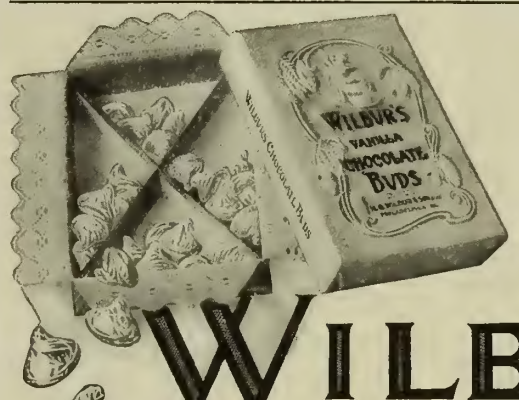

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AN IDOL OF CLAY

(Concluded from Page 14)

man who had diverted the stream of her life from a sunny, purling brook into a dark, deep, motionless pool. In the beginning of the new era brought about by the news of Percy, the mere thought of again seeing him in the flesh was sufficient to excite Mildred painfully. It was almost like meeting some supernal being from another sphere, who had passed through the Valley of the Shadow of Death, who knew the mystic secrets beyond the grave, could speak with the tongue of angels as well as of men.

But during the last week or two she had been anticipating her lover's return in a more human and normal way. She had, in fact, been separating the living from the dead, distinguishing between Barton the spirit and Barton the man. Once she had supposed that he would instantly fly to her upon reaching Horton. But the night before, on hearing the whistle of the train which was bearing him home, it seemed only natural that he should spend his first hours with his mother, and she realized that it would not be proper for him to call upon her at that time of the night.

This morning, in broad daylight, her return to the natural world was even more complete. She wondered, much as any girl might, how he would look, whether he had changed much, what clothes he would wear, what his first words would be, whether he would merely shake hands with her or—or kiss her. He had kissed her so many, many times in spirit that it was somewhat odd that she should have any doubts as to his course in the flesh. But she recalled that he had never yet kissed her in the flesh. Moreover, he was now a man, no longer a spirit which she could send hither or thither by the mere act of willing; therefore she was a little afraid of him; she rather hoped he might stand aloof until her eyes had become accustomed to his mortal guise.

At the crunch of gravel she clenched her hands for one panicky moment. She instantly recovered herself, but when Barton ascended the steps she rose to her feet with a startled exclamation. She took him for a stranger, and there was an appreciable interval before she realized her mistake. After all, nothing human could have resembled that creature of her imagination which had hovered about her so long. The most spirituelle of men would have suffered by comparison, and Percy Barton was far from spirituelle. But, in spite of his corpulency and his gaudy attire, even she at last realized that it was Percy Barton who stood before her.

He advanced with a smile and shook her hand vigorously—so vigorously that she withdrew it the instant he relaxed his grip. Any intention he may have cherished of kissing her was foiled by her sitting down.

However: "It is good to see you again, Mildred, after all these months," he observed, with an elephantine affectation of sentiment. He removed his hat but not his cigar, and with a trace of embarrassment sat down beside her. "You are thinner, Mildred, than when I saw you last."

"You think so?" she asked, as if surprised. She looked at him with a peculiar, vacant, puzzled gaze, such as sometimes follows a sudden waking from sleep. Then, catching herself, she said: "You are much heavier."

"If I am, Mildred," he began, in a tone which came to her ear like an echo of the past, "it is because I am one of those unfortunates who seem to thrive on grief. When I left you last life had no longer any attraction for me. Did you get my note?"

"Your note! I got no note from you," she answered abstractedly. The scene—he and she sitting in the summer-house together—had a bewildering unreality for her and she heard her own voice like that of another person.

For fifteen minutes Barton's words flowed steadily as he amplified the sketch which Lucius Blair had denounced as a tissue of lies. The girl heard little or nothing of what he said. She realized from the first that she had never loved this man; he was, after all, little else than a stranger; and his mission was not to restore a lost love, but—the thought was like a knife-thrust—to take from her the image which she had so long held to her breast.

"Am I wrong in hoping that my dream may yet be realized?" she finally heard him saying, as if he had been repeating it over and over.

"Percy," said she, with more warmth than she had yet displayed, "when I told you that night that I did not love you I told you only the truth."

He flushed a deeper red than wine, strong cigars and rich food had painted his flabby cheeks. "You told my mother differently," he protested.

Now it was the girl's cheeks that grew crimson.

"I did," she admitted, "and thought I was speaking the truth. I—I can't explain it to you, but I realize now that it was only your memory, an idealized memory, that I loved, when I thought you were dead and that, perhaps, I had driven you to your death."

"But if you loved my memory you must have loved me a little," he persisted.

"No," she answered sadly, with tears in her eyes; "my dream is over. We can never be anything more than—than what we are."

When Lucius Blair came home for dinner, rather earlier than usual, Mildred was sitting on the veranda.

"Did Percy come?" he asked at once.

Her lips quivered. "Yes—and went again—forever."

"Thank God," he murmured fervently, as he took her in his arms.

The Most Delicate Balance in the World

THE modern chemist is a modest man. He is not wont to boast of his achievements, nor to lay claim to a godlike knowledge of earthly things. And yet up to 1894 he thought that he knew all that there was to be known about the composition of air. In that year two distinguished English physicists announced that they had found a new gas in our atmosphere. Apart from the value of that achievement the discovery was of interest because the new gas, unlike any of the other constituents of air, refused to combine with other substances. Because of this lack of chemical affinity the gas was named "argon" (the idle one).

Since the discovery of argon, still other unsuspected constituents of our atmosphere have been discovered by Sir William Ramsay. Besides argon, he has given the world "neon" (the new one), "krypton" (the hidden one), and "xenon" (the stranger). All of these gases are contained in the air in infinitesimal quantities.

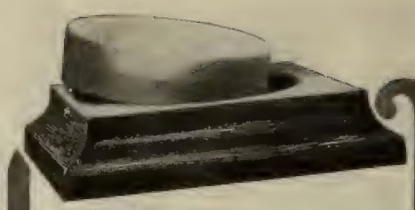
In the course of his investigation of these rare gases Sir William Ramsay found it necessary to weigh given amounts of them. He was confronted with the difficulty of not possessing a balance delicate enough; for these gases are marvelously light. Accordingly he set about the construction of one. It has recently been completed and may well be regarded as the most delicate balance in the world.

So sensitive is this weighing apparatus that it is housed in a subterranean chamber, where the temperature is constant all the year round, and where it will not be disturbed by street vibrations. The weighing must be done in a dark room; for an ordinary light would markedly heat the instrument and vitiate its readings. When properly adjusted, the scale will detect a difference in weight of one seven-billionth of an ounce.

The utter impossibility of securing weights small enough to weigh a gas so light as xenon or krypton has rendered it necessary to employ the gases themselves as weights. The tiny tube in which one of these gases is contained is placed upon the scale and a reading taken. Thereupon the tube is opened and the gas released and the inrushing air exhausted. Once more the tube is weighed. The difference between the two weighings is the weight of the gas.

The finest metallic weight thus far made weighs one one-million-five-hundred-thousandth of an ounce—much too coarse for weighing the rarer gases.

So slight is the movement of the scale beam that it cannot be detected by the eye. It must be magnified. Hence, the weight of the gas in the scale is indicated by a small mirror, upon which a minute pencil of light is thrown and reflected upon a graduated black scale.



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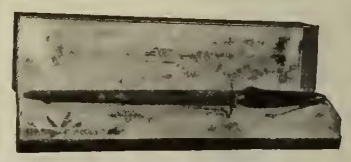

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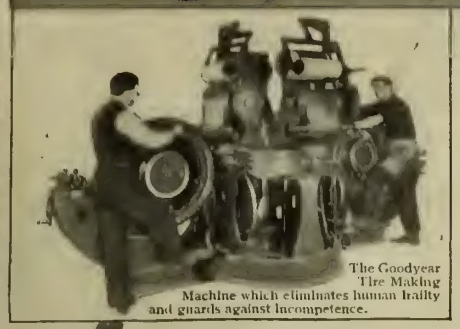

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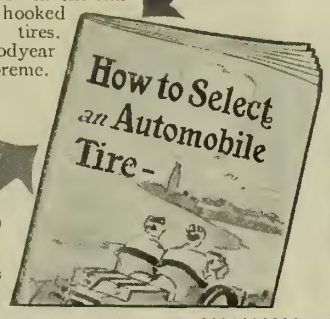

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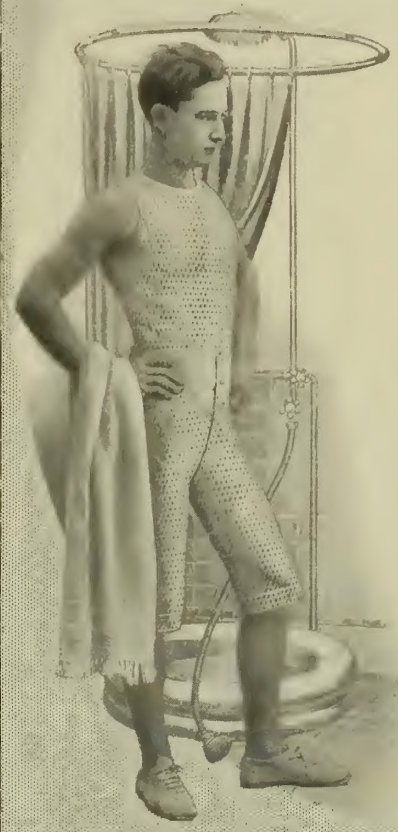

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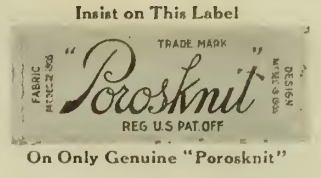

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